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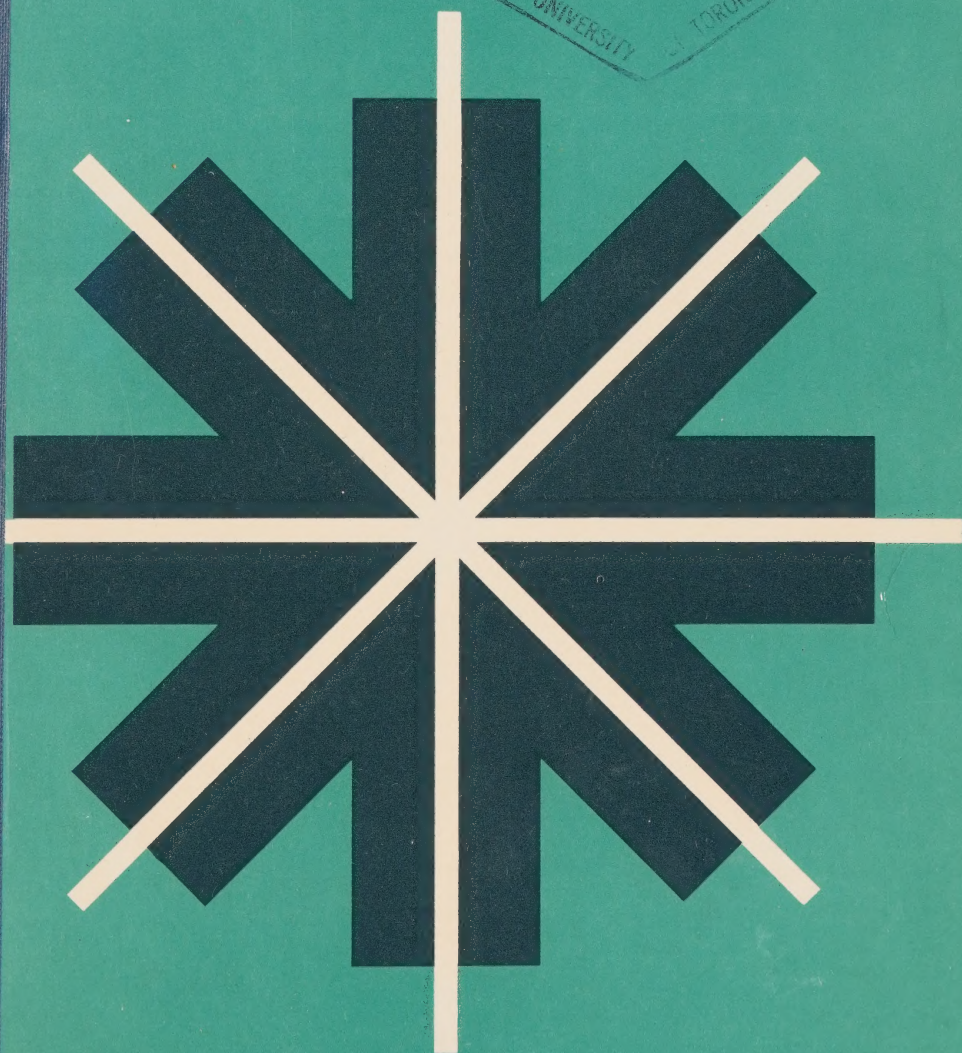
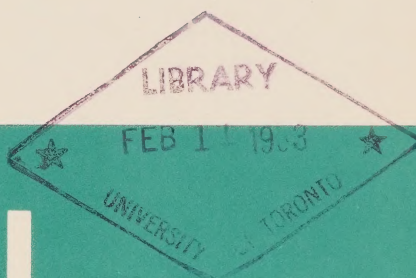
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Working and Living Conditions in Canada

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Working and Living Conditions in Canada

Eleventh Edition, April 1962

Prepared by the

ECONOMICS AND RESEARCH BRANCH

DEPARTMENT OF LABOUR

in consultation with the

DEPARTMENT OF CITIZENSHIP AND IMMIGRATION

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Foreword

This is the eleventh edition of a booklet prepared by the Economics and Research Branch of the Department of Labour for the purpose of providing current information in a concise form on working and living conditions in Canada.

In the preparation of this booklet the Economics and Research Branch gratefully acknowledges the assistance of the Department of Citizenship and Immigration, the National Employment Service of the Unemployment Insurance Commission, the Research Division of the Department of National Health and Welfare, the Labour and Prices Division of the Dominion Bureau of Statistics, the Taxation Division of the Department of National Revenue, Central Mortgage and Housing Corporation, the Civilian Rehabilitation, Legislation, and Canadian Technical and Vocational Training Branches of the Department of Labour, and the Canadian Teachers Federation. The information contained in this edition has been revised and prepared for publication by Mr. R. A. Knowles with the assistance of Mr. H. R. Woods.

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Introduction

People who come to live and work in a new country often find that many aspects of life are different from those to which they were accustomed at home. At first it may be difficult for them to understand and adopt the many new customs and practices. For the newcomer, one of the most encouraging features of Canadian life is that he may live where he chooses, work wherever he wishes and buy goods without restriction. In fact, since most things in Canada are comparatively free of regulation, the individual is at liberty to establish himself in his new country in the manner he feels is best. The main purpose of this booklet is to provide basic information on working and living conditions in Canada for those who are planning to emigrate to this country. Sources of additional information are also indicated.

The booklet deals with employment, earnings, working conditions, education and training facilities, living conditions and social welfare services.

Although it is designed primarily for the prospective immigrant, it may also help immigration officials and others working with newcomers. It is hoped that it will also serve a more general purpose as a source of current information on working and living in Canada.



Population and Employment

In the last fifty years Canada has experienced a tremendous growth in population and industry. At the turn of the century it was largely an agricultural country. Today it is the fifth trading nation in the world with enormous natural resources and a highly industrialized economy. Canada's density of population, however, still contrasts sharply with that of most European countries. Women comprise approximately one-quarter of the working force. Seasonal extremes of climate interfere with year-round employment in a number of industries, including agriculture which now employs 691,000 people.

POPULATION

Since the turn of the century, Canada's population has more than tripled. At June 1, 1961, it was 18,238,247 compared with 5,371,000 in 1901. Since 1951, the rate of population growth has been about 3 per cent annually, while that of France and Western Germany has been about 1 per cent.

Despite this rapid increase, the density of Canada's population (number of persons per square mile of area) remains very low. It should be emphasized, of course, that a considerable part of her northland is very sparsely populated because the climate and terrain in that region make it inhospitable for general settlement under present conditions. Some comparisons are shown in Table 1.

TABLE 1—DENSITY OF POPULATION, SELECTED COUNTRIES

COUNTRY	YEAR	POPULATION	AREA	DENSITY	DENSITY
			IN SQUARE KILOMETRES	PER SQUARE KILOMETRE	PER SQUARE MILE ⁽¹⁾
Canada ⁽²⁾	1961	18,238,000	9,976,177	2	5
Denmark	1959	4,547,000	43,042	106	275
France	1960	45,540,000	551,208	83	215
Hungary	1960	10,002,000	93,030	107	277
Italy	1960	49,368,000	301,226	164	425
Netherlands ⁽³⁾	1960	11,480,000	32,450	354	917
United Kingdom	1959	52,157,000	244,016	214	554
Western Germany	1960	53,373,000	247,960	215	557

(1) 1 square mile = 2.59 square kilometres.
(2) 1961 census, Dominion Bureau of Statistics.
(3) Provisional.
Source: United Nations Demographic Yearbook 1960.

The population is most heavily concentrated in the provincial areas along the southern part of Canada adjoining the United States border, from Halifax, Nova Scotia to Victoria, British Columbia. Nearly two-thirds of the population lives in the southern part of the provinces of Ontario and Quebec, where the largest cities, Toronto and Montreal, are located.

In recent years, the most rapid population growth has been in the suburban areas on the perimeters of cities. Table 2 shows the metropolitan areas (city and suburban areas combined) that have grown the most rapidly during the most recent five years for which data are available.

In 1961 the rural population in Canada represented one-third of the total population, a lower proportion than in 1951. The number of people in northern Canada is small. The Yukon in 1961 had 14,628 inhabitants, the Northwest Territories 22,998.

The Canadian population includes a large proportion of young people. Of every 100 people in the country in June 1960, it was estimated 34 were under 15 years of age, 59 were between the working ages of 15 and 64 and 7 were 65 years of age or over.

EMPLOYMENT TRENDS

Since 1901, the labour force in all major occupational groups, with the exception of those in agriculture, has increased to a remarkable degree, particularly in the four groups—service, manufacturing, clerical and construction. Clerical occupations have shown the greatest increase since the turn of the century; being almost ten times that of 1901.

The shift from an agricultural economy to a highly industrialized one is indicated by the changes that have occurred in agricultural and manufacturing employment. At the beginning of the century, more than twice as many people were employed in agricultural jobs as in manufacturing. By 1951, however, there were about 200,000 more factory workers than farm workers. As indicated in Table 3, this trend continued after 1951 and by 1961 the number of persons employed in the manufacturing industries was more than double those in agriculture. Manufacturing now employs one and a half million people and is second only to the service industries in numbers employed.

Service industries, comprising schools, hospitals, government agencies, theatres,

TABLE 2—POPULATION INCREASES IN METROPOLITAN
AREAS IN CANADA, 1951-1961

METROPOLITAN AREAS	PERCENTAGE	POPULATION
	INCREASE 1951-1961	
Edmonton, Alberta.....	58.6	330,704
Calgary, Alberta.....	57.6	271,764
Toronto, Ontario.....	28.4	1,798,491
Halifax, Nova Scotia.....	24.6	179,220
Hamilton, Ontario.....	24.3	391,007
London, Ontario.....	22.8	178,409
Ottawa, Ontario.....	21.9	418,399
Vancouver, British Columbia.....	21.3	777,197
Montreal, Quebec.....	20.5	2,059,341
Victoria, British Columbia.....	18.9	150,760
St. John's, Newfoundland.....	18.0	88,960
Winnipeg, Manitoba.....	17.7	469,055
Total.....		7,113,037

Source: Census of Canada 1961, Preliminary Population Counts for Cities, Towns and Villages.

law firms, barber shops, laundries, hotels, restaurants and a variety of other establishments, experienced an employment growth of 43.5 per cent from 1955 to 1961 compared with 9.9 per cent in the manufacturing group. By 1961 an average of 1,541,000 people were employed in what has now become the largest industrial group in Canada.

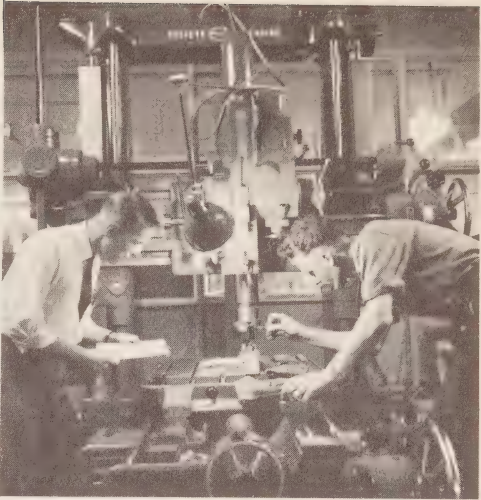
By 1961, out of every 100 workers in the country, 25 each were employed in manufacturing, 26 in the service industries, 16 in retail and wholesale trade, 11 in agriculture and 7 each in the construction and transportation industries. The remaining five industries together employed 8 workers out of every hundred.

MALE AND FEMALE WORKERS IN REGIONS ACROSS CANADA

The geographical distribution of persons employed in Canada in 1961 is shown in Table 4, and also the numbers of male and female workers, and the regional distribution of agricultural employees.

Of the persons employed in 1961, 37 per cent were in Ontario and 28 per cent in Quebec. The three Prairie provinces employed 17 per cent, while 9 per cent each were in the Pacific and Atlantic regions.

Ontario had the largest proportion of women in its working population: 29 per cent of her employed were women com-



Skilled and experienced workers are generally in good demand in many industries

pared with 26 per cent for the Prairie region, and 25 per cent each for Quebec, the Atlantic region, and the Pacific region.

By far the greatest number of farm workers in the country, 43 per cent were in the Prairie provinces. The balance, 24 per cent were in Ontario; 21 per cent in Quebec; 8 per cent in the Atlantic provinces; and 4 per cent in the Pacific region.

The Prairie provinces possess one of the largest wheat-producing areas in the world. This accounts for their correspondingly

TABLE 3—EMPLOYED IN CANADA, BY INDUSTRY, 1955 AND 1961
(Yearly averages of employed, in thousands)

INDUSTRY	1955	1961
Fishing.....	22	18
Forestry.....	114	86
Mining and quarrying ⁽¹⁾	110	79
Manufacturing.....	1,378	1,515
Construction.....	372	406
Transportation, storage and communication.....	405	432
Public Utilities.....	62	77
Trade.....	845	983
Finance, insurance and real estate.....	178	239
Service.....	1,074	1,541
Agriculture.....	818	674
Total.....	5,378	6,049

(1) Includes oil wells.

Source: Labour Force Survey, Dominion Bureau of Statistics.

large farm labour force. Statistics show that 26 per cent of all persons employed in the Prairie provinces in 1961 were farm workers. That is much higher than in any other region of Canada: 10 per cent of the employed in the Atlantic region were on farms, 8 per cent in Quebec, 7 per cent in Ontario, and 5 per cent in the Pacific region.

UNEMPLOYMENT IN CANADA

People who may be considering emigration to Canada must bear in mind the fact that many jobs in this country are highly seasonal. In a number of industries fewer jobs are available at certain seasons of the year. Outdoor work is curtailed in winter although the severity of winter weather does tend to differ according to geographical location. Weather conditions also affect the supply of raw materials in some industries, and the demand for finished products in others. The number of opportunities for employment is also dependent on the ups and downs of retail trade, which reaches its peak at Christmas, and on the busy and slack seasons in the entertainment and tourist industries.

Details of seasonal employment are given in Table 5 which sets out some of the Canadian industries most affected by seasonal variations, as well as their slack periods and the proportion of seasonal workers. In most industries, employment does not change abruptly from the busy season to the slack season. In an individual plant, however, the transition may be sudden, especially if the plant shuts down completely for part of each year.

Many of the individual industries included in the manufacturing group are more seriously affected by seasonality than can be seen from the table. This is particularly true of the food processing industries.

In many industries that are severely affected by seasonal employment variations, it is frequently possible for workers to work overtime during the busy season, thus helping to offset the lower earnings of the slack season. Also, it may be seen from the table that some of the leading seasonal industries are complementary in their seasonal pattern; that is, their busy season may correspond with the slack season of another industry. As a result, some construction and some agricultural workers find employment in the logging industry during the fall and winter months. However, most seasonal industries have their peak employment in the summer and trough in the winter.

Problems concerning the measurement of unemployment may arise in any country. In Canada they are intensified by climate and geography. The severity of the Canadian winter imposes pronounced seasonal patterns on a number of important industries as has been indicated earlier. One effect of the off-season is to cause unemployment, since some men and women, who are laid off from seasonal industries, remain in the labour market in the hope of finding other employment. At the same time, however, the off-season provides other people with an opportunity for withdrawal from work—an opportunity which is accepted as customary. For example, seasonal jobs, in such indus-

TABLE 4—DISTRIBUTION OF LABOUR FORCE IN CANADA BY
REGION AND SEX, 1961

(Yearly averages in thousands)

	CANADA	ATLANTIC	QUEBEC	ONTARIO	PAIRIE	PACIFIC
Agricultural.....	690	58	142	167	295	28
Non-agricultural.....	5,828	534	1,670	2,225	840	559
Total.....	6,518	592	1,812	2,392	1,135	587
Males.....	4,782	446	1,351	1,711	837	438
Females.....	1,736	146	461	682	298	149

Source: Labour Force Survey, Dominion Bureau of Statistics.

TABLE 5—SEASONALITY OF EMPLOYMENT IN CANADIAN INDUSTRIES, 1961

INDUSTRY	ANNUAL AVERAGE ⁽²⁾ NUMBER EMPLOYED	SEASONAL VARIATION ⁽¹⁾	SLACK SEASON
	1961 (000)		
Agriculture.....	673	36.4	Nov.-April
Forestry.....	86	84.3	Feb.-May
Fishing and trapping.....	18	121.6	Nov.-April
Mining and quarrying.....	79	6.5	Mar.-June
Manufacturing.....	1,515	6.8	Dec.-April
Construction.....	406	42.8	Dec.-April
Transportation.....	432	9.2	Nov.-April
Public utilities.....	77	10.8	Dec.-April
Trade.....	982	9.8	Feb.-May
Finance, insurance.....	239	5.2	Sept.-Dec.
Service.....	1,541	5.1	July-Sept.
Total.....	6,049	11.0	Jan.-April

(1) The difference between peak and trough of the seasonal index expressed as a percentage of the annual average.

(2) Figures do not add up because of rounding.

Source: Labour Force Survey, Dominion Bureau of Statistics.

tries as the canning of fish, fruit and vegetables for example, are largely filled by housewives and students who do not want employment on a year-round basis and who wish to return to their former status when the busy season is over.

The seasonal problem is made somewhat more difficult by the uneven geographic distribution of Canadian resources and the regional specialization in certain industries. These geographic factors mean that alternative employment may, in fact, be very scarce in some of the areas most affected by seasonal declines in production. In such areas seasonal unemployment is usually high although the workers adjust to these annual occurrences and, in many instances, seem to prefer this work pattern to moving elsewhere.

The government of Canada, in co-operation with provincial and municipal governments and industry, has for many years carried on a program of education, promotion and research in an attempt to cope with the seasonal problem. For the past four winters the government has given direct financial assistance to municipalities to stimulate winter employment. While it is difficult to measure the impact

of this assistance, it is estimated that in its fourth year of operation the program created almost two months of employment for well over 100,000 workers on site. Many jobs were also created in industries which supply services and materials to the construction industry.

Most of Canada lies within the temperate zone of the northern hemisphere where summers are relatively short and warm, and winters long and cold. Table 6 shows temperature, rainfall and annual hours of sunshine in different cities.

Unemployment insurance and other social measures related to the problem of unemployment are described in Chapter 7.

AGRICULTURE

Agriculture is the largest primary industry in Canada and occupies an important place in the economy, even though expanding secondary and other industries have attracted workers from it in recent years. The proportion of persons employed in agriculture in Canada, in relation to all persons employed, decreased from 16.9 per cent in 1951, to 11.1 per cent (673,000 people) in 1961.

Canadian farms are primarily family farms, operated by the owners with the help of their families and some employed labour. Only a small percentage of the farms are operated by tenants.

The number of farms has also declined in recent years. In 1951 there were 623,000 farms in Canada, compared with only 575,015 in 1956—a reduction of nearly 8 per cent in five years. Existing farms, however, are larger than in earlier years. The total farm acreage in Canada in 1956 was about 174 million acres. The distribution of farm land by region is shown in Table 7.

The size of farms in Canada is related to the type of farming practised. The largest farms are in the prairie provinces of Manitoba, Saskatchewan and Alberta, where grain growing, which normally involves large acreages, predominates. Mixed farms combining feed grain cultivation and beef cattle raising, are also common in some parts of the prairies and,

these too, utilize large acreages.

In the central provinces of Ontario and Quebec, farm acreages are usually smaller. There the raising of livestock including dairy cattle is most common. The southern part of Ontario is largely a fruit and vegetable growing area.

Livestock and mixed farming are most common in the Atlantic provinces although some areas specialize in fruit farming. Farms in these provinces are similar in size to those in Ontario and Quebec.

Many kinds of farming are also carried on in British Columbia although the livestock farm predominates. Farms range in size from a few very large grain and beef cattle farms in the Peace River district in the northern part of the province, to the smaller dairy and poultry farms, and fruit and vegetable farms of 10 to 50 acres located along the river valleys.

Canadian farmers depend to a great

TABLE 6—LONG-TERM TEMPERATURE AND PRECIPITATION DATA FOR
21 SELECTED CITIES IN CANADA

	AVERAGE		PRECIPITATION		AVERAGE
	JAN.	JUL.	AVERAGE ANNUAL INCHES	NUMBER OF DAYS	ANNUAL
	TEMPERATURE				HOURS OF
	(DEGREES F.)				SUNSHINE
Charlottetown, Prince Edward Island.	19	67	43.13	156	1,856
Halifax, Nova Scotia.....	24	65	54.26	159	1,835
Fredericton, New Brunswick.....	14	67	41.90	146	1,876
Arvida, Quebec.....	4	65	38.77	174	1,802
Montreal, Quebec.....	15	70	41.80	160	1,803
Fort William, Ontario.....	8	63	31.59	137	1,775
Kapuskasing, Ontario.....	- 1	63	27.99	142	1,646
Ottawa, Ontario.....	12	69	34.89	146	2,009
Toronto, Ontario.....	25	71	30.93	149	2,048
Churchill, Manitoba.....	-16	55	13.87	101	1,525
Winnipeg, Manitoba.....	1	68	19.72	117	2,124
Moose Jaw, Saskatchewan.....	7	68	14.60	103	2,268
Prince Albert, Saskatchewan.....	- 1	65	15.60	119	2,107
Regina, Saskatchewan.....	2	67	15.09	113	2,294
Calgary, Alberta.....	16	62	17.47	105	2,245
Edmonton, Alberta.....	8	63	17.63	126	2,173
Prince George, British Columbia....	15	60	22.16	166	1,784
Salmon Arm, British Columbia.....	23	68	19.58	114	1,786
Vancouver, British Columbia.....	38	64	56.83	179	1,832
Victoria, British Columbia.....	39	60	26.18	145	2,207
Dawson, Yukon Territories.....	-16	60	12.73	119	1,655

Source: Federal Department of Transport, Meteorological Branch.

TABLE 7—FARMS IN CANADA, SHOWING TOTAL ACREAGE AND
AVERAGE SIZE, BY REGION, 1956

	NUMBER OF FARMS	TOTAL ACREAGE	AVERAGE SIZE (ACRES)
Newfoundland.....	2,387	71,814	30
Prince Edward Island.....	9,432	1,065,463	113
Nova Scotia.....	21,075	2,775,642	132
New Brunswick.....	22,116	2,981,449	135
Quebec.....	122,617	15,910,128	130
Ontario.....	140,602	19,879,646	141
Manitoba.....	49,201	17,931,817	365
Saskatchewan.....	103,391	62,793,979	607
Alberta.....	79,424	45,970,395	579
British Columbia.....	24,748	4,538,881	183
Yukon and Northwest Territories.....	22	4,477	—
Total.....	575,015	173,923,691	302.5

Source: Census of Canada 1956, Bulletins: 2-1 to 2-11.

extent on mechanization of farm operations. Much of the field work is done mechanically. Most Canadian farmers own machinery such as tractors, trucks, mowing machines and grain binders, grain combines and threshers. Most specialized dairy farms are equipped with milking machines; many have automatic feeders and waterers, automatic litter carriers and semi-automatic stable cleaners. More than three-quarters of the farms in Canada have electric power, on which the use of many of the machines depends. Quite apart from mechanization, farmers have raised their production by using higher quality cattle and by the increasing use of artificial breeding to improve the quality of their stock. Field production is being improved by the use of better seeds, fertilizers and weed killers.

Like a number of other countries, Canada has federal legislation designed to give price stability to the marketing of farm products, and legislation to provide protection for farm co-operatives and producer marketing boards.

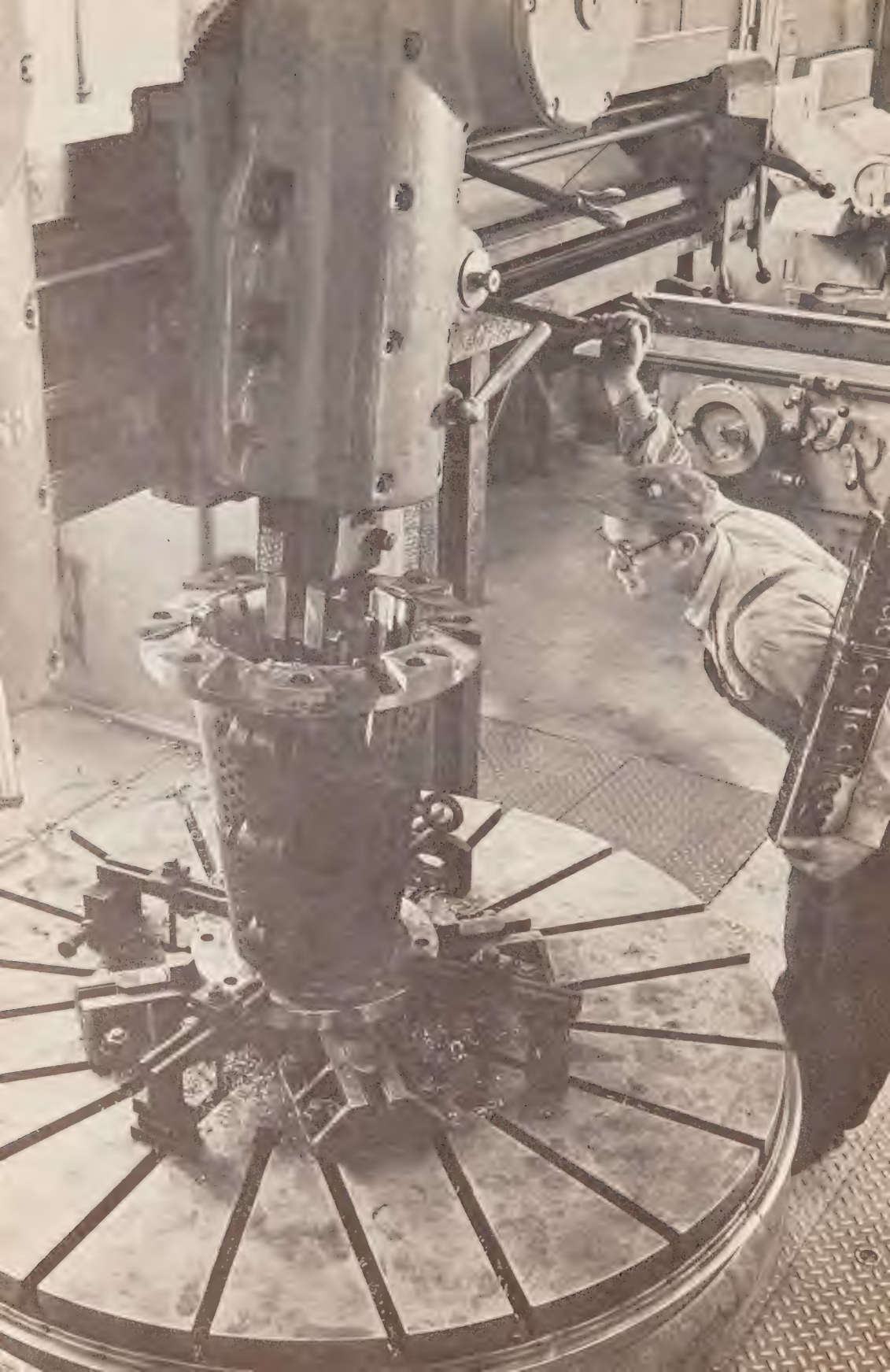
Farm workers are not eligible for such benefits as unemployment insurance and are not covered by legislation governing hours of work. Workmen's compensation is available to them in nine provinces; however, since it is optional for a farm employer to provide workmen's compen-

sation for his workers, the employee should find out from the farmer whether or not this coverage has been arranged for.

The Canadian Farm Credit Corporation, whose headquarters are in Ottawa, provides long-term mortgage loans to farmers for the purpose of starting new farms or improving the ones they already own. Loans are also available through Farm Home Improvement and provincial farm loans schemes, the terms of which vary.

Information about farming in Canada may be obtained by writing to the federal Department of Agriculture, Ottawa, or to the provincial departments of agriculture, usually located in the capital city of each province. The departments of agriculture, in addition to answering specific questions, provide a wide range of bulletins, usually free of charge, on agricultural subjects. In addition, the Department of Labour, Ottawa, provides information on farm labour and farm working conditions.

Prospective immigrants may address farming enquiries to the Department of Citizenship and Immigration in Ottawa or to the regional settlement supervisors located at various points in Canada. Officers of this Department are prepared to advise immigrants on the best places to start farming, the best systems of farming to follow, and how to arrange loans for buying equipment or land.



Finding a Job

Government and certain private agencies are available to help the immigrant find a suitable job. Many occupations may call for somewhat different qualifications from those required in other countries. Those who wish to go into business for themselves should enquire about credit arrangements and licensing. Please refer to information at the end of this Chapter.

EMPLOYMENT AGENCIES

There are several different ways in which a person may find out about available jobs in Canada.

Executive and Professional Placement

The National Employment Service offices have special sections for the placement of professionals, women, and other particular groups of workers. This service is also free to the public and is maintained by the federal government for all residents of Canada. Reference should also be made to the latter part of this Chapter for other information of a general nature only, concerning professional workers. Most organizations and institutions for professional workers have placement services and are in a position to evaluate the qualifications of persons outside Canada.

National Employment Service

Open to everyone is the National Employment Service of the Unemployment Insurance Commission with more than 200 offices throughout the country¹. This is a

free public employment service maintained by the federal government for all residents of Canada.

At these offices workers apply for jobs and employers look for employees. One advantage of this country-wide employment service is that if workers cannot be found in one part of the country the employment office there will advise other offices of this fact. In this way, job seekers learn of opportunities in other parts of Canada as well as in their own district, although the vast distances to be travelled sometimes deter workers from taking advantage of opportunities elsewhere.

OTHER EMPLOYMENT FACILITIES

In addition to the National Employment Service, immigrants may use the facilities of the Settlement Division of the Department of Citizenship and Immigration. Immigration and settlement officers assist all immigrants including those who wish to establish their own businesses or to settle on farms.

A number of private agencies, usually of a charitable nature, also assist immi-

(1) The address of the National Employment Service of Canada in Britain is: 38 Grosvenor Street, London, W.1.

grants in finding employment in Canada. Finally, immigrants in common with all other residents, may get in touch with employers on their own initiative or in answer to advertisements for vacant positions appearing in newspapers or other publications.

EMPLOYMENT POTENTIALS

Newcomers to Canada must expect to find conditions of employment different from those in their own country and should not be disappointed if they do not immediately obtain the kind of work in which they are most interested. Canadians are accustomed to moving from their current job to a better one as they see opportunities develop. Many successful immigrants have started in jobs that they knew were below their full capabilities, and have gradually succeeded in finding the kind of employment in which they could realize their full potential.

QUALIFICATIONS

In Canada as elsewhere, many jobs require special training and proof of competence. The greatest needs are for professionally qualified persons and skilled tradesmen. In addition, some general qualifications are important when a newcomer looks for a job in Canada, and these are discussed below.

Language

Ability to speak and to understand English, or French if the newcomer settles in a French-speaking community, is essential in many occupations. Use of one or both of the official languages is an important factor in most jobs since proper communication between the worker and his superiors as well as his co-workers depends upon it. In hazardous occupations a knowledge of the appropriate language becomes vital, for the worker must be able to understand the safety instructions and the protective measures provided by the employer. Ability to speak English or French is also imperative in occupations where contact with the public is involved

to any great extent. There are, of course, a number of occupations (i.e., stenography, reporting, writing, teaching) in which this requirement is a prime qualification.

Persons contemplating emigration to Canada, therefore, would be well advised to start learning one of the two official languages of the country, if they are not already proficient in either of them, before leaving their present homeland. Once they have arrived, immigrants who wish to continue their studies will find that language courses are available, usually at night school, in major communities across Canada either entirely free of charge or for a small fee. It should be noted that languages, other than English or French, are also practical assets in certain occupations in which translating and interpreting are important requirements. Of course, the potential demand in this field tends to be concentrated in large urban centres and is influenced by the kinds of industries and other businesses existing in one centre or another.

Experience

Previous work experience is an asset when it is related to the type of work which the immigrant is seeking in Canada.

General business knowledge, administrative experience and experience in dealing with different kinds of people are, of course, useful in almost any work. On the other hand, a knowledge of particular machine methods or specific industrial processes may not be as useful in Canada as in the immigrant's country of origin because of different methods and standards. An immigrant possessing outstanding manual skill may find that the operation which he was able to perform skilfully by hand in his former country is done entirely by machine in Canada. Nevertheless, familiarity with the skills of almost any of the traditional trades will be very useful.

Age and Sex

In Canada, as in a number of other industrialized countries, the older worker

can be at a disadvantage when applying for a job in competition with younger applicants. *For recent immigrants, who may already be at a disadvantage when competing with Canadian citizens because of their lack of knowledge of the language or customs, the factor of age could be a deciding one.*

There are many reasons, some based on prejudice, why the older worker usually has more difficulty in finding employment than the younger. For one thing, young people are generally preferred to older people because they can be hired at a lower initial salary and then trained to suit the wishes and plans of the employer. In addition, young persons are considered to be more versatile and quicker in their work than older persons. The practice of having compulsory pension plans in many large organizations also makes it harder for the older worker to gain employment since the employer's contribution to the pension plan is larger for older than for younger workers.

On the other hand, it is also recognized that the older worker has many qualities to offer such as skill, dependability and maturity of judgment. In recent years the federal Department of Labour and the National Employment Service have done much to persuade employers that there are advantages in hiring older workers.

Theoretically all occupations are open to workers of both sexes. In practice, however, women are more likely to find employment in the occupations traditionally performed by women in Canada, i.e., clerical (including stenographic) operations, service and sales occupations, teaching and nursing. In the manufacturing industries, textiles and clothing establishments and manufacturers of electrical supplies are the largest employers of women. Some of the jobs commonly considered "women's jobs" are also among the lower-paid occupations in the country.

Although some difficulties still exist regarding the employment of women in occupations not considered to be women's jobs, well-trained women are making headway even in predominantly male occupations. Since the Second World War, employers have been much less reluctant

to employ married women and large numbers of them are now working in many occupations.

Canadian Citizenship

There are a number of positions in Canada for which one of the conditions of employment is that the applicant must be either a Canadian citizen or a British subject. These are largely jobs at certain levels in the public service. Only in rare instances do private employers—and they employ by far the greatest number of workers in the country—require Canadian citizenship as a condition of employment.

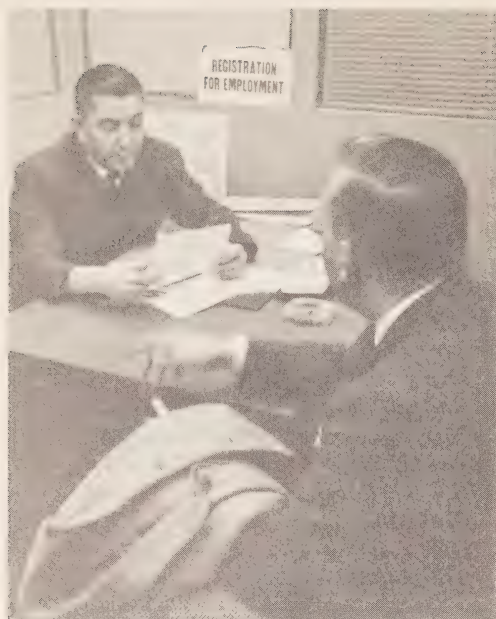
Personal Qualities

In addition to any other qualifications, employers in Canada, as elsewhere, require certain basic personal qualities of a candidate for a job. What these qualities are and their relative importance vary with the type of job. In general, however, they include a pleasing personality, mental alertness, good judgment and dependability.

It is important for the immigrant to recognize that as far as these personal qualities are concerned, he will be competing with Canadian citizens. In cases where other qualifications are equal, therefore, whether or not an employer selects an immigrant over a Canadian citizen will depend on the degree of these personal qualities that he is convinced the immigrant possesses. Furthermore, the immigrant's success in the job and rate of promotion will depend on his job performance which will involve to a considerable extent a demonstration of these personal qualities.

The Worker's Attitude

The immigrant at the beginning may have to undertake work which is unfamiliar to him. Whether he is happy or unhappy in his work will be largely determined by his attitude towards his job. *As a general rule immigrants should not expect to begin at the top in their line of work and, above all, they*



The National Employment Service assists in executive and professional placement

should not expect to make a fortune overnight. Even men of outstanding ability may have to wait a while before their ability is recognized and rewarded. The best advice to immigrants in this connection is. Do not expect too much of your new job at the beginning; take any kind of work, if necessary, and work hard at it. At the same time watch for openings in which your ability or knowledge would be better utilized and be ready to take advantage of them.

Seniority

Collective agreements between labour unions and employers in Canada usually contain provisions relating to seniority rights, except in industries which experience major seasonal fluctuations in employment such as construction and logging. These provisions, as a general rule, recognize the worker's length of service with the employer in the case of such matters as layoffs, rehiring following layoffs, promotions, and choice of vacations.

Newly employed workers, whether immigrants or Canadian citizens, should

acquaint themselves with their employer's seniority policy. In cases where seniority is recognized as a major factor in determining which workers will be laid off, or rehired or promoted, they should realize that they are at a considerable disadvantage when compared with workers who have been with the firm for many years.

THE SKILLED AND TECHNICAL WORKER

Non-professional workers make up the largest proportion of the labour force in Canada—about 90 per cent. Most are wage or salary earners; the rest are in business for themselves (see page 25).

Education and Training

A good education is to the advantage of the applicant in most occupations. Even if at the beginning the worker finds that his education does not profit him directly, he will later discover that it is helping him to get ahead more quickly.

Because of the outstanding developments in technology and mechanization in Canada during recent years, the immigrant will find that a good background of technical knowledge obtained through experience or formal technical training is of great value. Immigrants will be well advised to bring with them evidence of training received and of courses completed.

Certification

In a number of skilled trades in Canada persons are required to obtain a certificate of competence before being permitted to practice the trade. Usually these are trades that involve a period of apprenticeship training (see Table 16, p. 52). Certification may be required by the province in which the person plans to work, or by the municipality, or by both. A person planning to emigrate to Canada with the aim of working in a skilled trade should enquire from a Canadian immigration official if certification for his trade is needed in the community in which he intends to settle, and to what extent his

training and experience in this trade will be of use to him in Canada.

Union Membership

In a large section of Canadian industry, membership in trade unions is voluntary. In some industries, a "union shop" agreement is in force, requiring a worker to join the certified union when he is hired. In a much smaller group of industries, the "closed shop" type of agreement may be in force, and a worker must be a qualified member of his trade union in order to find employment in the field of his occupational skill.

Application to join a Canadian labour union is made on a form provided by the union. Some craft unions require evidence of an applicant's competence before admitting him to membership. Evidence of having qualified under the provincial regulations for licensing or for competence certificates will, as a rule, be sufficient, although some unions establish competence tests of their own. Upon acceptance of his application, the new member must generally pay an initiation fee and thereafter the regular monthly dues. These vary from one union to another and even from one local to another of the same union. The initiation fee may range from \$1.00 to \$25.00 but is usually \$5.00; some, however, may be considerably higher. Membership dues are normally \$1.00 to \$4.00 a month but may again be higher.

Some collective agreements contain clauses providing that union dues will be automatically deducted from the member's pay cheque. For further information regarding union organization, see Chapter 4.

THE PROFESSIONAL WORKER

About 10 per cent of Canada's labour force is composed of professional workers, the term "professional" usually meaning occupations requiring university training or specialized training above the secondary school level, and considerable work experience.

Many professions in Canada have professional associations and it is necessary

for persons practising in these professions to belong to an appropriate Provincial association. Usually, the associations are autonomous provincial organizations with provincial jurisdiction. Such associations usually group together in the form of a national body which does not, however, exercise any authority in provincial matters. In some provinces, the licensing of professional persons for work in the province is controlled by the respective professional associations. A person wishing to practise a given profession, therefore, must apply for a licence to the branch of the professional association in the province in which that person may wish to practise. However, this is not necessary for all professions. In the occupations discussed individually below, if a licence from a professional organization is required, the fact is mentioned.

To qualify for a licence, the applicant may be required to pass an examination or give other proof of competence to practise his profession. Successful candidates are registered by the respective professional associations as licensed to practise.

Professional persons coming to Canada from other countries may not be able to obtain positions in their specializations immediately. It will, of course, be an advantage if they have a good knowledge of English, or of French if they expect to work in French-speaking communities. They will also be well-advised to become acquainted as soon as possible with local customs, business methods, economic conditions, and laws and regulations.

Newcomers to Canada trained in such professional fields as engineering or architecture can be employed immediately if jobs are available *and a fully qualified Canadian professional* takes responsibility for their work, but they cannot work on their own account before meeting certain professional requirements which may also necessitate the passing of certain examinations. Doctors, dentists, and lawyers, on the other hand, cannot take positions in their respective fields until they have fulfilled certain requirements. These may include additional formal training, a term of work experience, and examinations.

Doctors may, however, work as assistants and internes, and lawyers, as clerks in law offices.

The requirements to be fulfilled for the practice of a number of selected professions are outlined below. Pamphlets setting out the requirements of a number of professional occupations may be obtained from the Department of Citizenship and Immigration, and from the National Employment Service.

*Accountants**

With the exception of the provinces of Nova Scotia, Prince Edward Island, Quebec, and Ontario, the right to practice in Canada as public accountants is not restricted. In each of the named provinces certain qualifications have to be met and authority to practise therein obtained from a controlling or licensing body. The principal professional organizations of accountants are the Chartered Accountants and the Certified Public Accountants. Further information may be obtained from The Canadian Institute of Chartered Accountants, 69 Bloor Street East, Toronto 5, Ontario, and The Canadian Institute of Certified Public Accountants, 228 Bloor Street West, Toronto 5, Ontario.

*Bookkeepers are not classified as pro-

fessional and do not require certification. They can take jobs immediately if openings are available and their qualifications meet the requirements of the individual employers.

Agrologists

A university degree in agriculture is needed to practise agrology in Canada. In addition, six of Canada's ten provinces require membership in the provincial agriculturists' association. New Canadians are considered for membership on an individual basis, according to their qualifications. Information may be obtained from the Agricultural Institute of Canada, 176 Gloucester Street, Ottawa, Ontario.

Architects

The practice of architecture in Canada is controlled by provincial regulations in all provinces except Prince Edward Island. Under these rules, all architects must be certified before beginning practice on their own account. Newcomers to Canada requiring further details are advised to get in touch with the architects' association of the province in which they wish to practise or with the Royal Architectural Institute of Canada, 88 Metcalfe Street, Ottawa, Ontario.

Manitoba, with its rich soil and favourable climate, sets world standard in quality grain



Dentists

In general, immigrants who are graduates from European dental schools and who wish to practise in Canada are required to attend an approved dental school in Canada for periods which vary from province to province, and to graduate from that school. In some provinces the applicant must be a Canadian citizen, or have resided in Canada for a specified period of time. In addition to the above requirements, all applicants before they can obtain a licence must pass the examination set by the National Dental Examining Board or by the dental board of the province in which they plan to practise. British dentists with a B.D.S. degree are recognized in six provinces without attendance at a Canadian dentists' school. Further information may be obtained from the Canadian Dental Association, 234 St. George Street, Toronto, Ontario.

Engineers

In Canada an "engineer" is usually a graduate in engineering from a recognized university, or an appropriately qualified member of a professional engineering association. An individual may not legally call himself a "professional engineer" un-

less he is registered with the Professional Engineering Association in his province. Requirements for registration vary somewhat from province to province but generally include graduation in engineering from a recognized university or the equivalent, two years of appropriate experience after graduation, residence in the province in which application for registration is made and a certificate of good character.

The Provincial Associations recognize a substantial number of engineering degrees from universities in all parts of the world. Individuals who do not hold such a degree are required to pass written examinations before being granted registration. Definite rulings on individual cases are only obtainable after the applicants have become residents of Canada, although a prospective immigrant may be informed prior to his arrival in Canada whether or not his qualifications are recognized at the time of his enquiry.

Detailed information may be obtained from the Canadian Council of Professional Engineers, 77 Metcalfe Street, Ottawa, or from the Provincial Associations of Professional Engineers.

Enquiries about engineering prospects in Canada may also be directed to the Engineering Institute of Canada, 2050 Mansfield Street, Montreal, Quebec, or

Spraying part of a herd of 3,000 head of cattle on a 54,000 acre ranch in Saskatchewan



to one of its Branches located in principal cities and towns across the country. The Engineering Institute includes among its functions the publication of technical information and the promotion of research in the field of engineering.

Engineers coming to Canada from other countries will probably be able to obtain employment within a reasonable time, particularly if they are recent graduates in engineering. When jobs are available, they can be employed immediately in a variety of engineering tasks if a properly licensed engineer takes responsibility for the work done. Generally speaking, newcomers would be well advised to take employment with a firm or an individual employer for a period of time rather than to start out on their own immediately.

Foresters

To obtain a forester's position in Canada usually requires a bachelor's degree in forestry or a related science. In the case of research work, some positions require post-graduate degrees at the master's or doctor's level, or equivalent related experience.

Generally speaking, membership in a professional association is not a prerequisite for the practice of forestry in Canada. However, four provinces (New Brunswick, Quebec, Ontario and British Columbia) have legislation covering professional foresters. In all four provinces, foresters who are not members of the professional organization may obtain employment in forestry but may not be eligible to hold certain top level positions. To obtain more specific details about the regulations in these four provinces the applicant should, before immigrating to Canada, communicate with the Canadian Institute of Forestry, Macdonald College P.O., Macdonald College, P.Q.

Lawyers

Admission to the Bar in Canada is governed by the law society of each province, which requires the newcomer to pass Canadian law examinations and to pay admission

fees. Most law societies also require that a candidate be a Canadian citizen or a British subject.

Because of similarities in legal practice in Canada and the United Kingdom, British lawyers usually have no difficulty in passing the Canadian law examination. European lawyers, however, may find it necessary to undertake additional legal training in order to qualify in Canada.

Additional information concerning the practice of law in Canada may be obtained from the Secretary-Treasurer of the Canadian Bar Association, Mr. Ronald C. Merriam, Q.C., Royal Bank of Canada Building, Ottawa, Ontario.

Pharmacists

A pharmacist coming to Canada will have to meet the academic and practical training requirements of, and pass the examinations approved by, the Pharmaceutical Council of the province from which he expects to obtain a licence to practise. Enquiries may be addressed to the Canadian Pharmaceutical Association, Inc., Suite 308, 221 Victoria Street, Toronto 2, Ontario, or to the Pharmaceutical Council of the province concerned. Pharmacists may work under supervision before being registered. A period of residence is required before one can be registered, e.g. Ontario—six months.

Nurses

General hospitals in Canada usually employ only nurses who are registered with the provincial registered nurses' associations. In the provinces of Quebec, Prince Edward Island, Newfoundland and Manitoba, a person is not permitted to practise without being registered and without having obtained a licence from the province. In the other provinces of Canada, a person (male or female) may practise as a nurse but not as a registered nurse, unless holding the qualifications required for registration. It is customary for nurses to work towards registrations at a slightly lesser salary until they qualify.

A nurse planning emigration to Canada



Supervisor of a very large bridge building project in British Columbia.

should, therefore, first find out whether or not she is eligible to qualify for registration in the province in which she intends to practise. For nurses from the United Kingdom, the qualifications required usually include current state registration and the possession of Part 1 of the Central Midwifery Board Certificate. Among the requirements for nurses from other countries are graduation from a recognized school of nursing after sound training in general nursing, including an accepted course in midwifery or obstetrics; current registration with an established nurses' association, if one exists in the country in which the nurse received her training; and a working knowledge of English or French.

Additional information may be obtained

from the Secretary, Canadian Nurses' Association, 74 Stanley Street, Ottawa, Ontario.

Optometrists

To practise optometry in Canada it is necessary to obtain a licence by applying to a provincial association of optometrists. For newcomers the requirements include proof of training comparable to that of graduate optometrists in Canada. Further information may be obtained from the Canadian Association of Optometrists, Suite 818, 159 Bay Street, Toronto, Ontario.

The provinces of Quebec and British Columbia have special, somewhat more difficult, requirements. A newcomer planning to practise in these provinces should

make enquiries from the association of optometrists of the province concerned, or from the Canadian Association mentioned above.

Physicians and Surgeons

The registration of medical practitioners is a provincial rather than a national responsibility and every province has a medical council authorized to decide upon the suitability of candidates for such registration. Some of the councils have power to accept without examination certain classes of candidates qualified in Great Britain, but otherwise examinations are usually imposed. The provincial medical councils may hold the examinations themselves, but for the most part they employ the Medical Council of Canada, 77 Metcalfe Street, Ottawa, Ontario, to do so. Examinations are held twice a year, in the spring and autumn.

In order to obtain the "enabling certificate" offering admission to the examinations of the Medical Council of Canada, the candidate must fulfil the requirements of the provincial medical council, which in some cases may include further study, or hospital service, or examination in the basic medical subjects such as anatomy, physiology, biochemistry, pathology, bacteriology, and pharmacology. The examinations may be taken in either English or French. The Council qualification renders the holder eligible for registration by the provincial medical council which furnished his enabling certificate although not necessarily by the others, unless he meets their own standards of suitability. The Province of Quebec requires Canadian citizenship before granting registration.

Physiotherapists

Immigrant physiotherapists wishing to practise in Canada should contact the Canadian Physiotherapy Association, 64 Avenue Road, Toronto 5, Ontario, for full details regarding registration, licensing and employment possibilities. This should be done before coming to Canada. Immi-

grant physiotherapists may be required to take registration examinations.

Scientists (Pure and Natural Sciences)

Professional persons who have specialized in sciences which make up the pure and natural science group (such as chemistry, physics, mathematics, or biology) do not usually have to obtain special licences or join professional organizations before practising. Applicants, whether newcomers to Canada or Canadian citizens, are hired, when jobs are available, on the basis of their academic qualifications, work experience, demonstrated ability and other personal characteristics.

Teachers

Qualifications required for teaching in Canada vary from one province to another. Teachers trained outside Canada must, therefore, refer their qualifications to the Registrar of the Department of Education of the province in which they seek employment. The provincial Registrar is also in a position to provide information on opportunities for employment within his province, although the actual hiring of teachers is done by local school boards in cities, towns or municipalities. The job vacancies are usually advertised in the local newspapers during the spring, and enquiries regarding jobs should be made at that time. Once the teaching jobs are filled for the fall season a teacher may have to wait another year before securing employment, although a few openings are usually advertised in November and December for appointment January 1.

To teach in elementary schools a teacher is usually required to have had four or five years of secondary schooling (depending on the province), and, in addition, a year at a recognized teachers' training school or college. A teaching certificate or letter of standing is issued by the provincial Department of Education upon proof of adequate qualifications.

Requirements for teaching in a secondary school usually include university graduation with a bachelor of education

degree or a degree in some other specialization and at least one additional year at a teachers' college.

Teachers at the university or college level are not normally required to have a teacher's certificate. They are directly hired by the university or college on the basis of their ability, education, and experience. Fluent knowledge of English, or French if the teacher wishes to work in French-language universities, is of course essential.

Additional information regarding the teaching profession may be obtained by writing to the Canadian Teachers' Federation, 444 MacLaren Street, Ottawa, Ontario.

Veterinarians

Veterinarians must be graduates in veterinary science from an accredited university, and must become members of the veterinary association of the province in which they wish to practise. This, however, is only one of the conditions regulating admission to practise. Other conditions vary somewhat from province to province.

Enquiries may be addressed to the secretaries of the various provincial veterinarians' associations or to the Canadian Veterinary Medical Association, P.O. Box 416, Ottawa 2, Ontario.

PERSONS IN BUSINESS FOR THEMSELVES

A large number of people in Canada are in business for themselves, their occupations varying widely and their enterprises ranging from the one-man business to the large corporation.

Many of them are professional people, skilled tradesmen and others who provide services, e.g., business consultants, financial advisors, real estate salesmen, painters, stonemasons, electricians, plumbers, barbers. Farm operators nearly always own their farms in Canada and many retail stores and small manufacturing establishments are owned and operated by individuals.

Persons in foreign countries, interested

in migrating to Canada to establish a small business enterprise should contact the nearest office of the Canadian Government Immigration Service or the Canadian Government Trade Commissioner, or direct their enquiry to the Department of Citizenship and Immigration, Immigration Branch, Ottawa. The Immigration Branch maintains specialist officers whose functions are to assist newcomers to Canada who wish to set up their own enterprises. In Canada information regarding the setting up of a business may be obtained from the municipal clerk of the city or town in which the prospective businessman wishes to establish himself, or from the National Employment Service, the Department of Citizenship and Immigration, the Department of Trade and Commerce, the provincial government industrial development departments, the chartered banks, or the local boards of trade. In some localities, a licence is required before a new business can be established. The city clerk and the local immigration office can usually provide the necessary information regarding licences. The local office of the National Employment Service will provide information on licences for unemployment insurance.

Representatives of the federal Department of Trade and Commerce abroad and in Ottawa provide a wide range of information and services to prospective, as well as established, businessmen.

The Small Business Branch of the Department was established to provide a contact point between the Government and small business, as well as to study the problems of small business and to advise the Government on measures necessary to meet them. The Branch handles enquiries and issues publications regarding general government activities and all aspects of business operation, including government purchasing and sources of capital. Many enquiries are handled by introducing the enquirer to the appropriate government department, or advising him which federal, provincial, municipal, or private body can be of assistance.

The Industrial Promotion Branch of the Department of Trade and Commerce co-



ordinates Federal Government activities in the industrial development field and assists companies interested in establishing new plants, in expanding existing facilities, or securing new products to diversify their production.

Various trade and industrial associations, such as the Canadian Manufacturers' Association, will provide information on request. Lists of these associations and their addresses, as well as the addresses of government departments, may be found in the Canadian Almanac, available at Canadian immigration offices, Canadian embassies or Canadian consulates.

Financing a Business

Borrowing for business purposes is well organized in Canada and businessmen obtain funds from several sources, according to the purposes for which they intend to use them.

The Federal Government encourages the provision of financial assistance for small businesses through two programmes: the Small Businesses Loans Act and the Industrial Development Bank.

The Small Businesses Loans Act permits chartered banks, under government guarantee, to make medium-term loans up to \$25,000 which are to be used for the improvement, modernization, extension or, if necessary, relocation of the premises or equipment of established businesses. Businessmen may apply for a loan under the Act at any chartered bank and the final decision on extending such a loan rests with the bank. If one does not qualify for a loan under the Small Businesses Loans Act one should contact the Industrial Development Bank.

Loans from the Industrial Develop-

ment Bank are available to help with medium-term financing for the expansion or reorganization of existing premises and the launching of new business, particularly where funds are unavailable from other sources on reasonable terms and conditions.

There are many other sources which share in the financing of individual enterprises. A number of the provincial governments have established funds to promote the development of various types of enterprises. Some municipal organizations have financial resources for such purposes, and finally, there are a number of private individuals with funds available for investment.

Everyday working capital for wages and materials is usually secured from the chartered banks on a shorter-term basis, usually one year or less.

The chartered banks of Canada are the primary source of short-term loans, their loans usually being for less than a year. Regulated by the government-owned Bank of Canada, the chartered banks provide a safe and convenient service for depositors and borrowers. The branch banks are located throughout the country, one branch for every 3,400 Canadians, providing a greater service to the public than may be found in any other nation. Rates of interest change from time to time but bank rates are currently about 5½%, varying slightly according to the type of security offered.

In addition to the chartered banks there are other types of savings banks in Canada: trust and loan companies, the government Post Office Savings Bank, provincial savings banks and credit unions. Credit unions and finance companies usually handle more personal loans than business loans.



Wages, Salaries and Earnings

Wages and salaries are relatively high in Canada. Even when the cost of living is taken into account, earnings provide a higher standard of living than is generally the case in most other countries. Average weekly earnings vary in different regions of the country. Income tax is usually deducted from the pay cheque.

EARNINGS AND THE COST OF LIVING

The cost of living in Canada, as measured by the consumer price index, has risen fairly steadily since the end of the Second World War. At the same time, however, earnings of Canadians have also risen, and at a faster rate than the cost of living.

For example, the Consumer Price Index for November 1961 was 129.7, while in 1956 it was 120.3. This represents the increase in cost of goods based on 1949 prices equalling 100. On the other hand, average weekly wages and salaries for the same period was 183.5 as compared with 153.9.

Higher earnings in Canada during the past few years have meant an improved standard of living; Canadians are able to purchase more goods with their earnings. This is reflected in considerable increases in the sales of consumer goods of all kinds.

EARNINGS IN CANADA AND OTHER COUNTRIES

The wages and salaries of Canadian workers are high when compared with those received in most other countries.

For example, in December 1961, average weekly wages and salaries of workers in nine leading non-farm industries in Canada were \$77.07. At the rates of exchange then prevailing, this would amount to approximately £26/6/3 in the United Kingdom, 362 new francs in France, 295 DM in Germany, 266 florins in the Netherlands, and \$73.89 in the United States.

These comparisons can be quite misleading, however, because the prices of consumer goods and services in Canada are considerably different from those of other countries. Table 8 lists a few selected consumer goods and services, with their Canadian prices, and the equivalent of those prices at prevailing rates of exchange in the United Kingdom. The prospective immigrant to Canada should compare these prices with those for the same goods and services in the country or locality where he now lives, so as to form some impression of the relative levels of the cost of living. In December 1961, the Canadian dollar was worth 6s.10d in the United Kingdom, 4.70 new francs in France, 3.83 DM in Germany, 3.45 florins in the Netherlands,

TABLE 8—AVERAGE RETAIL PRICE OF SELECTED CONSUMER GOODS
AND SERVICES IN CANADIAN AND BRITISH CURRENCIES,
AND TIME REQUIRED TO EARN EACH ITEM,
DECEMBER 1961

ITEM	CANADIAN \$.¢		BRITAIN ⁽¹⁾ £:s:d		TIME REQUIRED TO EARN ⁽²⁾ WEEKS HOURS MINUTES		
CLOTHING							
Men's wear							
Oxfords, Goodyear welt, calf upper, leather outsole.....	16.00		5/9/3		8		17
Oxfords, Goodyear welt, composition outsole.....	10.50		3/11/8		5		26
Overcoat, all-wool, some hand tailoring...	72.50		24/15/0		37		34
Slacks, Dress, all-wool.....	18.50		6/6/4		9		35
Slacks, Dress, rayon.....	9.00		3/1/5		4		40
Socks, Anklet, nylon.....	1.15		-/7/10				36
Suit, all-wool, worsted.....	62.00		21/3/4		32		7
Women's wear							
Hose, nylon, circular knit, 400 needles, 15 denier, manufacturers brand, nationally advertised.....	1.50		-/10/2				47
Hose, same type as above except not nationally advertised or store brand.....	1.05		-/7/2				33
Street Dress, 1 piece, cotton.....	10.75		3/13/5		5		34
Street Dress, 1 piece, rayon or rayon blends (medium range).....	21.50		7/6/10		11		8
Street Dress, 1 piece, rayon or rayon blends (lower range).....	13.50		4/12/2		7		0
Street Shoes, pumps, calf, kip or kid, leather outsole.....	11.00		3/15/1		5		42
Street Shoes, slip-lasted (California), casual, closed type, wedge heels.....	6.00		2/1/0		3		7
Winter Coat, all-wool, 16 to 18 ounces per yard, good workmanship, hand detail..	66.75		22/15/9		34		35
Winter Coat, all-wool, 16 to 20 ounces per yard, fair workmanship, all machine sewn.....	38.75		13/4/7		20		5
FOOD							
Cereal products							
Bread, plain, white, wrapped, sliced, pound	.16		-/1/1				5
Flour, white, all purpose, pound.....	.09		-/-/7				3
Dairy products							
Butter, creamery, first grade, pound.....	.70		-/4/9				22
Cheese, plain, processed, half pound.....	.37		-/2/6				12
Milk, fresh, quart.....	.24		-/1/8				7
Fats							
Margarine, pound.....	.30		-/2/1				9
Shortening, pound.....	.36		-/2/5				11
Meats							
Bacon, side, fancy, sliced, rind off, half pound.....	.49		-/3/4				15
Beef, round steak, pound.....	.94		-/6/5				29
Beef, hamburg, pound.....	.48		-/3/3				15
Sausage, pure pork, pound.....	.57		-/3/11				18

TABLE 8—AVERAGE RETAIL PRICE OF SELECTED CONSUMER GOODS
AND SERVICES IN CANADIAN AND BRITISH CURRENCIES,
AND TIME REQUIRED TO EARN EACH ITEM,
DECEMBER 1961

ITEM	CANADIAN BRITAIN ⁽¹⁾		TIME REQUIRED TO EARN ⁽²⁾		
	\$.¢	£:s:d	WEEKS	HOURS	MINUTES
Vegetables					
Cabbage, pound . . . . .	.08	-/-/7			2
Carrots, pound . . . . .	.11	-/-/9			3
Potatoes, No. 1, table, 10 pounds . . . . .	.41	-/2/10			13
Soup, vegetable, 10 ounces . . . . .	.15	-/1/0			5
Tomatoes, canned, choice, 28 ounces . . . . .	.27	-/1/10			8
Miscellaneous groceries					
Coffee, medium quality, package, one pound . . . . .	.90	-/6/3			28
Eggs, fresh, grade A large, dozen . . . . .	.57	-/3/11			18
Sugar, granulated, pound . . . . .	.10	-/-/8			3
Tea, black, package, half pound . . . . .	.61	-/4/2			19
FUEL					
Coal, anthracite, ton	28.75	9/16/4	14		53
Fuel oil, gallon . . . . .	.18	-/1/3			6
Gasoline, grade 2, gallon . . . . .	.40	-/2/9			12
TRANSPORTATION and COMMUNICATION					
Canadian car, low-priced	2,695.00	920/1/6	34	36	22
Street car or bus fare . . . . .	.14	-/-/11			4
Taxi, first mile . . . . .	.65	-/4/5			20
Radio, table model	26.00	8/17/6		13	28
Telephone, individual line	4.75	1/12/5		2	28
Telephone, two-party line	4.00	1/7/4		2	4
Television set, 17 or 19 inch	255.00	87/1/2	3	12	7
Television set, 21 or 23 inch	325.00	110/19/1	4	8	24
OTHER GOODS AND SERVICES					
Beer, dozen, 12 ounce bottles	2.22	-/15/2		1	9
Cigarettes, package of 20 . . . . .	.38	-/2/7			12
Drycleaning, man's suit	1.29	-/8/10			40
Drycleaning, woman's dress	1.27	-/8/8			39
Household help, per hour . . . . .	.91	-/6/3			28
Laundry, man's shirt . . . . .	.25	-/1/8			8
Laundry, cotton sheet . . . . .	.19	-/1/4			6
Man's haircut	1.15	-/7/10			36
Newspapers, weekly . . . . .	.41	-/2/10			13
Theatre admission, adult . . . . .	.89	-/6/1			28
Toilet soap, bar . . . . .	.12	-/-/10			4

(1) Rate of exchange, December 1961: \$1.00=£.3414.

(2) Time required is based on the average weekly earnings figure of \$77.07 per week (equivalent to \$1.93 per hour for a 40 hour week) taken from Employment and Payrolls, December 1961 issue, of the Dominion Bureau of Statistics.

Source: Prices Division, Dominion Bureau of Statistics.

6.59 krone in Denmark, 4.96 krona in Sweden, 306.75 markka in Finland, and 6.83 krone in Norway.

MINIMUM WAGE LAWS

Minimum wage laws are in effect in all provinces. In most provinces the minimum rates established apply to almost all industries and occupations, except agriculture and domestic service. The only rates set in Prince Edward Island apply to women in restaurants in two cities. There are no minimum wage rates for men in Ontario or Nova Scotia and, with the exception of the canning industry, none for men in New Brunswick.

Minimum wage rates are usually set on the basis of a bare living wage and most workers in Canada receive wages that are considerably higher than the legal minimum. The minimum rates have greatest impact in trade and service industries, particularly in small communities. They represent a floor below which wage rates may not fall.

Information on minimum wages is contained in an annual bulletin issued by the federal Department of Labour entitled "Provincial Labour Standards", December, 1961, which sets out the minimum wage rates payable in each of the provinces for experienced and inexperienced workers and the minimum overtime rates set under provincial minimum wage laws.

EARNINGS IN CANADA'S MAJOR INDUSTRIES

The average earnings within each industry depend on the wage rates offered by that industry, whether or not most of the work is performed by skilled or unskilled workers, and on the extent of overtime or undertime work in the industry.

WAGE RATES FOR SELECTED OCCUPATIONS

The wage rates shown in Table 9 represent the rates of pay, by the hour, the day, the week or the month, for workers below the level of supervisors. They are based on the Survey of Wage and Salary Rates conducted annually by the Economics and

Research Branch of the Department of Labour.

In each case, the figure is mainly a weighted average for a broad range of wage rates. Wages vary a great deal for the same type of work, depending on local conditions, the experience of the employees, and other factors. It is important for newcomers to Canada to realize that starting wages may be below the rates given in Table 9, but that they improve as the worker becomes familiar with Canadian work methods, industrial techniques, customs and language.

Market demands for employees' services as well as for the products of industry vary from one part of the country to another. Average hourly wage rates are generally highest in British Columbia and in the industrialized areas of Ontario.

Usually higher levels of wages are paid for occupations involving a high degree of skill or for work that is dangerous or unpleasant. However, where incentive bonus or piece-work plans are in effect, semi-skilled workers may sometimes earn more than skilled workers, although their wage rates may be lower.

The amount a worker receives depends on his wage rate or salary, plus bonuses, and on the actual number of hours he works per week. They may be increased by the amount of time he works at premium rates for overtime, off-shift, or statutory holidays.

These differences are reflected in the earnings in various industries, as shown in Table 10. It should be emphasized that these figures are averages for all the employees, whether skilled or unskilled, on the payrolls of the industry.

Weekly earnings are highest, on the average, in the following industries: the manufacture of products of petroleum and coal and of paper products; in mining and public utility operation; and in the manufacture of non-ferrous metal products, chemical products, transportation equipment, and iron and steel products.

In addition to the differences in average weekly earnings between industries, there are differences in average earnings between provinces. These are shown in Table

TABLE 9—WAGE RATES IN SELECTED OCCUPATIONS IN CANADA,
OCTOBER 1961

Note: In most cases these figures represent weighted averages within a wide range of rates.

INDUSTRY, OCCUPATION AND LOCALITY	AVERAGE RATES IN DOLLARS			
	PER MONTH	PER WEEK	PER DAY	PER HOUR
Agriculture				
Agricultural workers, male ⁽¹⁾				
with board.....	\$131.00		\$6.40	
without board.....	171.00		7.90	
Construction (buildings and structures only)⁽²⁾				
Carpenter				
Halifax.....				\$2.02
Montreal.....				2.35
Hamilton.....				2.98
Toronto.....				2.95
Windsor.....				2.70
Winnipeg.....				2.50
Calgary.....				2.65
Vancouver.....				2.92
Electrician				
Halifax.....				2.35
Montreal.....				2.55
Hamilton.....				3.45
Toronto.....				3.60
Windsor.....				3.00
Winnipeg.....				2.80
Calgary.....				2.90
Vancouver.....				3.26
Painter				
Halifax.....				1.76
Montreal.....				2.25
Hamilton.....				2.45
Toronto.....				2.71
Windsor.....				2.13
Winnipeg.....				2.20
Calgary.....				2.30
Vancouver.....				2.84
Plasterer				
Halifax.....				2.37½
Montreal.....				2.65
Hamilton.....				3.05
Toronto.....				3.20
Windsor.....				2.80
Winnipeg.....				2.70
Calgary.....				2.70
Vancouver.....				2.95
Plumber				
Halifax.....				2.21
Montreal.....				2.62
Hamilton.....				3.30
Toronto.....				3.51
Windsor.....				3.10
Winnipeg.....				2.80
Calgary.....				2.75
Vancouver.....				3.14

TABLE 9—WAGE RATES IN SELECTED OCCUPATIONS IN CANADA,
OCTOBER 1961

Note: In most cases these figures represent weighted averages within a wide range of rates.

INDUSTRY, OCCUPATION AND LOCALITY	AVERAGE RATES IN DOLLARS			
	PER MONTH	PER WEEK	PER DAY	PER HOUR
Manufacturing				
Aircraft engine mechanic (aircraft and parts).....				\$2.17
*Cabinet maker, millwork (sash and door and planing mills).....				1.57
Clerk, senior, female				
Montreal.....		\$76.04		
Toronto.....		74.27		
Winnipeg.....		61.82		
Vancouver.....		71.08		
Craneman, production (primary iron and steel).....				2.39
Craneman, yard, (primary iron and steel).....				2.47
Draughtsman, intermediate				
Montreal.....		91.60		
Toronto.....		87.48		
Winnipeg.....		83.67		
Vancouver.....		94.05		
Draughtsman, senior				
Halifax.....		97.91		
Montreal.....		113.37		
Toronto.....		108.06		
Winnipeg.....		109.00		
Vancouver.....		113.28		
Key-punch operator, senior, female				
Montreal.....		59.68		
Toronto.....		62.91		
Winnipeg.....		54.97		
Vancouver.....		63.87		
Millwright, maintenance				
agricultural implements.....				2.28
aircraft and parts.....				2.25
motor vehicles.....				2.53
primary iron and steel.....				2.71
Montreal.....				2.15
Toronto.....				2.26
Winnipeg.....				2.09
Vancouver.....				2.48
*Moulder, bench (brass and copper products)				1.99
Operator, still (petroleum refining and products).....				2.99
Patternmaker, metal or wood				
agricultural implements.....				2.44
*brass and copper products.....				2.15
iron and castings.....				2.28
Shoemaker, cloth and light rubber				
(rubber footwear) ⁽³⁾				1.53

TABLE 9—WAGE RATES IN SELECTED OCCUPATIONS IN CANADA,
OCTOBER 1961

Note: In most cases these figures represent weighted averages within a wide range of rates.

INDUSTRY, OCCUPATION AND LOCALITY	AVERAGE RATES IN DOLLARS			
	PER MONTH	PER WEEK	PER DAY	PER HOUR
Stenographer, senior, female				
Halifax.....		\$52.86		
Montreal.....		66.62		
Toronto.....		64.99		
Winnipeg.....		56.83		
Vancouver.....		63.77		
Tool and die maker				
agricultural implements.....				\$2.50
aircraft and parts.....				2.37
*brass and copper products.....				2.19
heavy electrical machinery and equipment.....				2.46
*Halifax.....				2.16
Montreal.....				2.35
Toronto.....				2.35
Winnipeg.....				2.15
Vancouver.....				2.58
Typist, senior, female				
Halifax.....		45.81		
Montreal.....		58.67		
Toronto.....		59.56		
Winnipeg.....		50.54		
Vancouver.....		57.82		
Welder, maintenance				
agricultural implements.....				2.31
aircraft and parts ⁽⁴⁾				2.14
motor vehicles ⁽⁴⁾				2.26
primary iron and steel.....				2.65
Halifax.....				1.86
Montreal.....				2.11
Toronto.....				2.12
Winnipeg.....				1.97
Vancouver.....				2.48
Mining				
Miner				
coal, contract ⁽³⁾			\$20.26	
*gold.....				1.46
*iron.....				2.63
*metal mining, (excluding gold and iron).....				2.12
Sectionman, other than classified yard (railways).....				1.56-1.64

(1) The rates shown for agricultural workers were extracted from the Quarterly Bulletin of Agricultural Statistics, July-September, 1961, Dominion Bureau of Statistics. They do not include Newfoundland for which data are not available.

(2) Prevailing wage rates.

(3) Straight-time earnings derived from piece or incentive work.

(4) Production workers.

*Rates valid to October 1960.

Source: Except where otherwise indicated, based on Wage Rates, Salaries and Hours of Labour 1961, Economics and Research Branch, Department of Labour, Canada.

11. In some low-wage areas there may also be lower living costs, but this is not always the case.

SALARIES OF PROFESSIONAL WORKERS

Qualifications for entering professional work in Canada were outlined in Chapter 2. The salaries and earnings of professional people differ greatly according to experience, professional field, place of work and many other factors.

Anticipated salaries for those entering a number of professional occupations are shown in Table 12. These are starting salaries for new university graduates at the bachelor and master level as surveyed by the Executive and Professional Section of the National Employment Service.

Hospital nurses' salaries at 1 May, 1961 ranged from approximately \$185 to \$400

per month for a staff 1 nurse, and those of nurses in private homes from \$10 to \$17 per day according to the Canadian Nurses' Association, Ottawa.

Teachers' salaries in Canada are based on various factors such as qualification, experience, area of employment and type of school. According to information obtained from the Research Division of the Canadian Teachers' Federation, the 1960-1961 salary schedule shows median salaries of Level 2 and Level 5 teachers (these are considered entry levels for teaching in elementary and secondary schools respectively) to be: Level 2 minimum \$2,950, maximum \$4,100; Level 5 minimum \$4,200, maximum \$6,700.

Professional income or fees received from the independent practice of a profession for profit also varied widely. Statistics prepared by the Department of

TABLE 10—AVERAGE WEEKLY WAGES AND SALARIES IN CANADA
BY INDUSTRY, DECEMBER 1961

INDUSTRY	AVERAGE
Forestry (chiefly logging).....	\$ 76.25
Mining.....	95.15
Manufacturing.....	80.20
Food and beverages.....	72.19
Tobacco and tobacco products.....	69.41
Rubber products.....	81.30
Leather products.....	50.92
Textile products (except clothing).....	62.43
Clothing (textile and fur).....	46.12
Wood products.....	67.79
Paper products.....	95.29
Printing, publishing and allied industries.....	86.34
Iron and steel products.....	89.84
Transportation equipment.....	94.67
Non-ferrous metal products.....	94.95
Electrical apparatus and supplies.....	85.69
Non-metallic mineral products.....	82.79
Products of petroleum and coal.....	121.27
Chemical products.....	96.73
Miscellaneous manufacturing industries.....	70.05
Construction.....	74.67
Transportation, storage and communication.....	87.03
Public utility operation.....	93.75
Trade.....	66.67
Finance, insurance and real estate.....	74.52
Service.....	56.18
Industrial composite.....	77.07

Source: Employment and Payrolls, Dominion Bureau of Statistics.

National Revenue indicate that in 1960 a dentist in business for himself averaged approximately \$11,500, a lawyer \$12,500, a medical doctor or surgeon \$15,000 and an accountant \$10,000. Many individuals earn more or less than the figures shown.

Earnings in the professions vary by level of education, years of experience, work function and field of employment specialization. Statistics prepared by the federal Department of Labour show that median earnings in 1961, were: for architects \$9,500; for engineers, \$8,750; veterinarians, \$8,000; scientists \$8,400 and foresters, \$7,600.

TAX AND OTHER DEDUCTIONS FROM EARNINGS

When a worker receives his pay by cheque or cash from his employer, the amount he usually receives is not the full value of his earnings but the amount left after certain deductions. Those deductions are made by the employer; thus they are described as having been made "at source". They represent instalments for income tax and the worker's unemployment insurance contributions, and, sometimes, for hospital and medical insurance, pension plans, union fees or other purposes.

Only two of the deductions are compulsory for all Canada: the personal income tax and the worker's unemployment insurance contributions. Of these the income tax payment is usually the larger, and is discussed below. Other deductions, such as those for union dues or pension plan payments are compulsory only in certain industries or firms. In addition, some types

of deductions are on an entirely voluntary basis. For instance, a firm may have a life insurance plan which an employee may join if he wishes; if he joins he will probably instruct the pay office of his firm to make a regular deduction from his pay cheque for this purpose. Deductions from earnings are frequently referred to as "on the check-off". Thus, there may be a check-off plan for the payment of union dues, or a check-off plan for credit union members to make regular savings deposits by having a deduction made from earnings.

The newcomer to Canada will be concerned mainly with how to recognize various taxes, and with what to do about tax payments, where a decision on his part is involved.

The three major kinds of taxes affecting individuals in Canada are: the personal income tax, which is levied by the federal government; sales taxes on various commodities, which are levied by the federal, provincial or municipal governments; and a property tax levied by the municipality on home-owners.

Personal income tax is the most important tax affecting the average Canadian. A person is not taxed on the full amount of his income but only on that part of his income which is classed as "Taxable Income". As at January 1, 1962, the deductions that may be made from total income to arrive at the amount of taxable income include a basic exemption of \$1,000 for everyone and, in the case of a married person whose spouse does not have income in excess of \$350, an additional \$1,000 exemption. Persons over 65 years of age are entitled to a further exemption of \$500. An exemption of \$350 is allowed for

TABLE 11—AVERAGE WEEKLY WAGES AND SALARIES IN CANADA
BY PROVINCE, DECEMBER 1961

Newfoundland.....	\$72.10	Ontario.....	\$79.96
Prince Edward Island.....	57.04	Manitoba.....	72.74
Nova Scotia.....	61.87	Saskatchewan.....	74.24
New Brunswick.....	64.43	Alberta and Northwest Territories..	79.55
Quebec.....	74.29	British Columbia and Yukon.....	84.00
Canada.....			\$77.07

Source: Employment and Payrolls, Dominion Bureau of Statistics.

each child qualified for family allowance (see Chapter 7) and \$500 for each child not qualified for the allowance. Various exemptions are also allowed for dependants other than children. In addition, there is a minimum deduction of \$100 in respect of medical expenses, charitable donations and union dues.

The income tax includes an Old Age Security Tax (see Chapter 7). Examples of the income tax at different levels of income are shown in Table 13.

Commencing 1st January 1962, the Federal Government and nine Provincial

Governments (all provinces except Quebec) entered into a tax collection agreement. A person residing in any of the agreeing provinces on the last day of the year is required to file a joint return on behalf of Canada and that province. A person residing in Quebec on the last day of the year is required to file two returns, one for Canada, the other for Quebec.

In Table 13 the tax figures appearing in Column 2 represent tax payable to Canada on account of 1962 income and which is not influenced by the place of residence. The tax figures appearing in

TABLE 12—STARTING SALARIES ANTICIPATED BY EMPLOYERS IN CANADA FOR UNIVERSITY GRADUATES IN SELECTED PROFESSIONS, SPRING 1962

DISCIPLINES	MEAN MONTHLY RATE ANTICIPATED	
	BACHELORS	MASTERS
Arts and Science		
General or Pass Course.....	\$356	\$405
Honours—Biological Sciences.....	391	—
Chemistry.....	408	465
Geology.....	437	—
Physics.....	—	478
Mathematics and Physics.....	415	466
Mathematics.....	381	477
Psychology.....	342	435
Economics and Political Science.....	372	446
Commerce and Business Administration.....	372	431
For General Employment.....	386	459
For Chartered Accountant Articles.....	331	—
Engineering		
Chemical.....	429	475
Civil.....	422	496
Electrical.....	422	—
Business.....	394	—
Physics.....	418	—
Mechanical.....	430	473
Metallurgical.....	426	480
Mining.....	448	475
Petroleum.....	432	—
Agriculture.....	397	—
Forestry.....	401	—
Home Economics.....	357	—
Library Science.....	363	—
Pharmacy.....	444	—
Social Work.....	356	434
— Not available.		

Source: Executive and Professional Section, National Employment Service.

Columns 3, 4, and 5 represent the tax payable to the province in which a person resides, or is deemed to reside, on the last day of 1962.

For most workers, income tax is deducted regularly from wages or salaries and forwarded directly to the Department of National Revenue by the employer. At the end of the year, each taxpayer must obtain from his employer a slip showing the amount he earned during the year and the amount of tax that has already been paid on his behalf. On the basis of this information, the taxpayer must complete

an Income Tax Return and send it to the Department of National Revenue, together with payment of any amount of tax still due. If the amount of tax deducted during the year is greater than the amount of tax payable for the year a refund will be issued after the Income Tax Return has been filed. The Income Tax forms are available from any Post Office; but in the case of large establishments, the employer usually obtains these forms early in the year and distributes them to his staff, together with the slips showing the earnings and the tax deducted.

TABLE 13—PERSONAL INCOME TAX AT DIFFERENT LEVELS, CANADA AND PROVINCIAL, JANUARY 1962
(Including Old Age Security Tax)

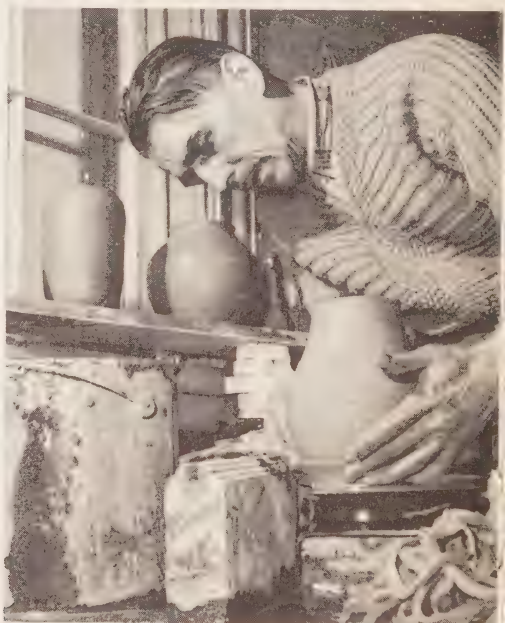
GROSS INCOME	TAX FEDERAL	TAX QUEBEC	TAX MANITOBA AND SASKATCHEWAN	TAX OTHER PROVINCES AND TERRITORIES
A. Married Taxpayer with 2 Dependant Children Qualified for Family Allowance				
\$2,600	Nil	Nil	Nil	Nil
2,800	24.48	5.00	4.84	3.52
3,000	48.96	10.00	9.68	7.04
3,500	110.16	22.50	21.78	15.84
4,000	181.44	36.20	36.52	26.56
4,500	255.24	50.20	51.92	37.76
5,000	339.12	65.80	69.96	50.88
7,500	768.72	149.40	177.76	129.28
B. Married Taxpayer with 2 Dependant Children Not Qualified for Family Allowance				
\$3,100	Nil	Nil	Nil	Nil
3,500	48.96	10.00	9.68	7.04
4,000	110.16	22.50	21.78	15.84
4,500	181.44	36.20	36.52	26.56
5,000	255.24	50.20	51.92	37.76
5,500	339.12	65.80	69.96	50.88
6,000	425.52	81.80	88.66	64.48
7,500	676.32	131.40	153.56	111.68
C. Single Taxpayer with No Dependents				
\$1,100	Nil	Nil	Nil	Nil
1,500	48.96	10.00	9.68	7.04
2,000	110.16	22.50	21.78	15.84
2,500	181.44	36.20	36.52	26.56
3,000	255.24	50.20	51.92	37.76
4,000	425.52	81.80	88.66	64.48
5,000	586.44	113.80	130.02	94.56
7,500	1,059.36	206.20	253.88	184.64



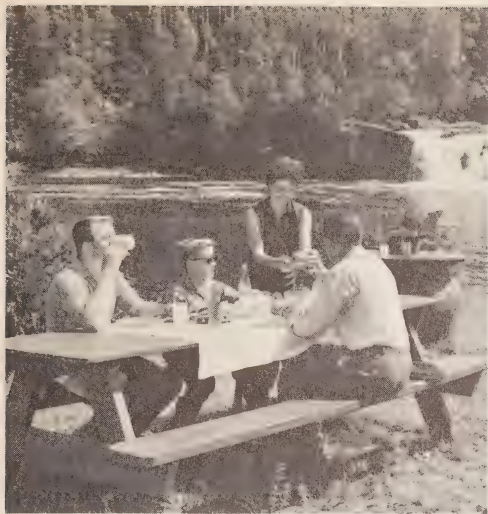
Father and son. An immigrant agronomist, who now operates his own farm in Quebec



200,000 boys participated in ice hockey games during Ice Hockey week, January 1962



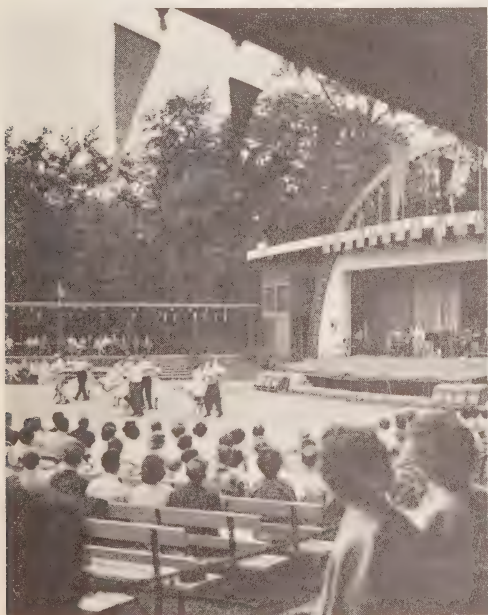
An immigrant master potter who runs a thriving business in hand-made ceramics



A typical out of town picnic setting to be found in many parts of the country



Canada abounds in lakes, rivers and fish in a country of wide geographical contrasts



Square dancing is a popular pastime, having its origins in European traditions



Young art connoisseur in the National Gallery, Ottawa. Bronze "seated girl" by G. Manzu



Working Conditions

The standard work week in Canada is five 8-hour days. Annual vacations in eight provinces and public holidays in two provinces are secured by law, and each province has regulations concerning the safety and health of industrial workers. A number of benefits, such as hospital and pension plans, are provided for in collective agreements between the union and employer. Almost one-third of the workers outside agriculture belong to labour unions.

HOURS OF WORK AND HOLIDAY TIME

A large proportion of employees in Canada work a five-day, 40-hour week; this is most general in the highly industrialized province of Ontario, and in the western provinces. In the largest of the major manufacturing industries in Canada, 90 per cent of the plant employees and 96 per cent of the office employees were working a five-day week in May 1961 (the latest date for which statistics are available). For most non-office employees in manufacturing, the standard work week is 40 hours or less and for most office employees, 37½ hours or less. A standard work week of five 8-hour days is also generally in effect in such industries as railway transport and public utility operation. Hours of work tend to be slightly longer in retail trade.

Annual vacations with pay are provided for under a federal law which applies to federal government undertakings, and eight provincial laws. In some provinces the law provides for a one-week vacation with pay after one year of service; in others a worker is entitled to a two-week vacation after working one year, while

Saskatchewan provides for a three-week vacation with pay after five years' service with the same employer.

In two provinces legislation is in effect, covering public holidays; the province of Saskatchewan, for example, provides for eight paid public holidays. In practice, however, most workers throughout the country have such holidays whether or not it is required by law.

An uninterrupted weekly rest period of at least 24 hours is required by law in most provinces and is in practice provided for practically all workers. In exceptional cases, an accumulated rest period may be permitted in lieu of weekly rest days.

Overtime pay for work in excess of normal hours is usually at the rate of time and one-half the regular rate, and in some provinces this standard is enforced by law. Work on Sundays and holidays is sometimes paid for at double the usual rate.

OTHER EMPLOYEE BENEFITS

Equal-pay laws, which require that women be paid at the same rate as men if they

are performing the same work in the same establishment, are in force in seven provinces. A similar federal law prohibits discrimination in the payment of wages on the basis of sex in works and undertakings under federal legislative authority.

Fair employment practices Acts are in effect in British Columbia, Manitoba, New Brunswick, Nova Scotia, Ontario and Saskatchewan, and for all employees under federal jurisdiction, prohibiting discrimination by employers in employing workers or by trade unions in admitting members on grounds of race, colour, religion or national origin. Laws guaranteeing civil rights are also in force in various provinces. Please refer to Chapter 6.

Factories Acts in eight provinces set standards to be observed in work places so as to secure the safety and health of employees, and provide for inspection in order to ensure their enforcement. Safety measures governing hazardous occupations, such as mining, excavation, construction, electrical work, etc., are also laid down by law. Regulations under provincial Public Health Acts sets standards of sanitation for various work places, including work camps.

Workers in most industries are protected by workmen's compensation legislation, which provides for payment of compensation and medical aid to workers who suffer an accident on the job or who contract an industrial disease (see Chapter 7).

It should be noted that actual working conditions are usually well above the minimum standards laid down in the legislation mentioned above.

In many establishments additional benefits are provided for through a collective agreement negotiated between the employer and the union. Such benefits commonly include group hospital plans, pension plans and life insurance schemes.

Group hospital-medical plans of varying kinds are in effect in most manufacturing establishments of any size. The employer usually pays part of the cost or, in a few establishments, the entire cost of the plan. There are also some cases in which the employees carry the plan them-

selves through their trade unions without assistance from the employer.

Pension plans are available to more than two-thirds and group life insurance plans to more than four-fifths of the employees in manufacturing.

Other industries in which these voluntary plans are fairly common are public utilities, mining, trade, transportation and finance. They are also found, to a lesser extent, in the service group of industries, which includes a variety of establishments such as laundries, hotels and restaurants, and educational and other community agencies.

Table 14 shows the proportion of workers in manufacturing establishments who enjoy certain benefits, as reported in the Survey of Working Conditions conducted by the Economics and Research Branch of the federal Department of Labour. A list of available official publications, on the subject of working conditions, is also included in the bibliography at the end of this booklet.

LABOUR UNIONS

The right of workers to join labour unions is protected by law.

Although the distinctions are no longer very rigid, the membership of some unions is still mainly composed of skilled tradesmen in specific occupations or crafts (e.g., lithographers, bookbinders), while in others, membership includes all workers below the supervisory level in a specified industrial establishment or plant (e.g., automobile workers, textile workers). Craft unions, as the former are called, are usually confined to occupations in which a considerable period of apprenticeship training is required. Industrial unions, the latter type, are most common in mass production industries which employ large numbers of semi-skilled and unskilled workers.

The law provides for the designation of specific unions as bargaining agents for workers concerned. In industries or establishments where such unions are certified, the employer is required to bargain with them. In contrast to many European

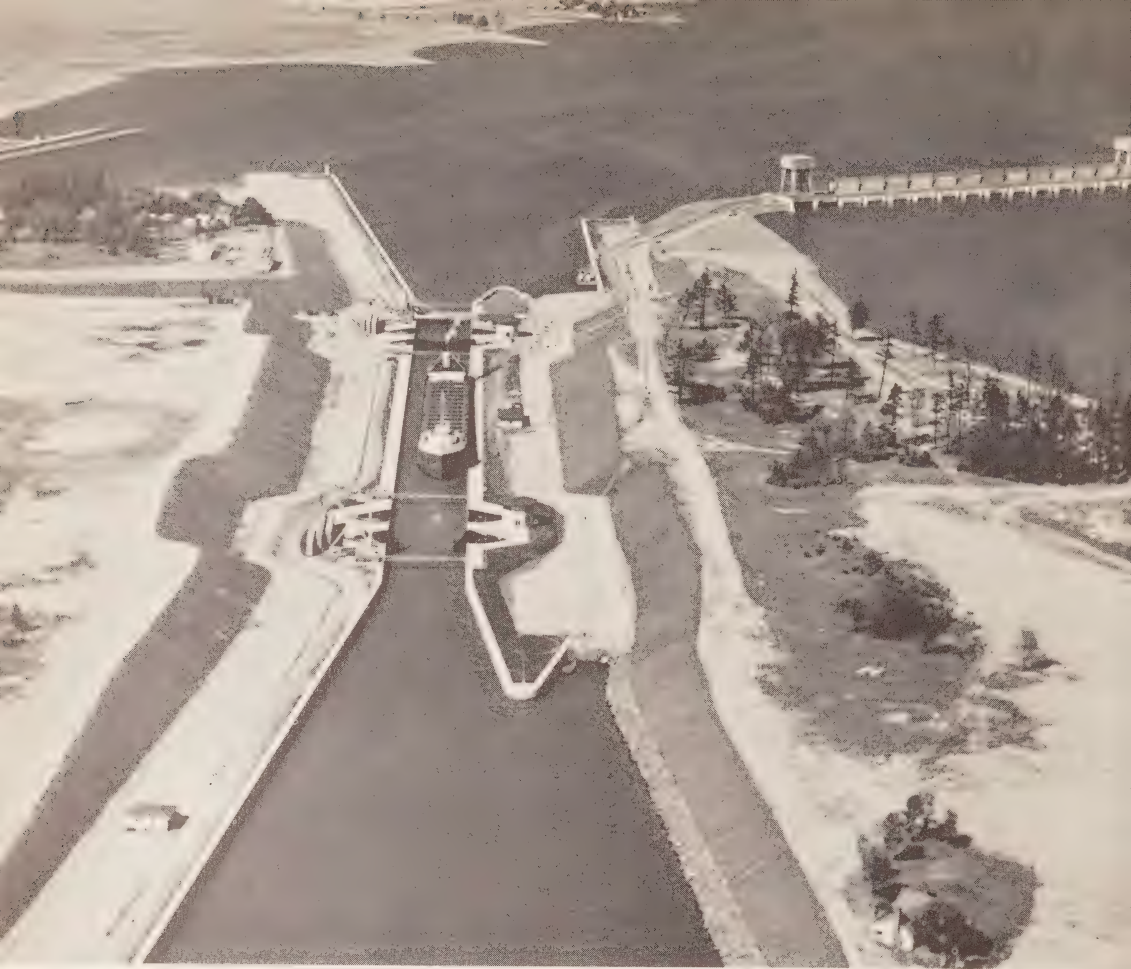
TABLE 14—SUMMARY OF WORKING CONDITIONS IN CANADIAN
MANUFACTURING ESTABLISHMENTS, MAY 1961

NOTE: All percentages denote the proportion of total employees in establishments reporting specific items in the Survey of Working Conditions of the Department of Labour.

NON-OFFICE EMPLOYEES		OFFICE EMPLOYEES	
	%		%
Standard Weekly Hours		Standard Weekly Hours	
40 and under.....	72	Under 37½.....	27
Over 40 and under 44.....	8	37½.....	43
44.....	4	Over 37½ and under 40.....	8
45.....	8	40.....	18
Over 45 and under 48.....	1	Over 40.....	4
48.....	4	Employees on a 5-day week.....	96
Over 48.....	3	Vacations with Pay	
Employees on a 5-day week.....	90	Vacations which increase with service..	93
Vacations with Pay		Two weeks.....	91
Vacations which increase with service..	88	After: 1 year or less.....	82
Two weeks.....	88	2 years.....	7
After: 1 year or less.....	23	3 years.....	1
2 years.....	13	4 years.....	—
3 years.....	26	5 years.....	1
4 years.....	2	More than 5 years.....	—
5 years.....	23	Service requirements not	
More than 5 years.....	1	stated.....	—
Three weeks.....	72	Three weeks.....	83
After: Less than 10 years.....	7	After: Less than 10 years.....	7
10 years.....	19	10 years.....	28
11-14 years.....	6	11-14 years.....	7
15 years.....	35	15 years.....	38
16-19 years.....	—	20 years.....	2
20 years.....	2	More than 20 years.....	1
More than 20 years.....	3	Four weeks.....	41
Four weeks.....	33	After: Less than 25 years.....	7
After: Less than 25 years.....	4	25 years.....	31
25 years.....	27	More than 25 years.....	3
More than 25 years.....	2	Vacations which do not increase with	
Vacations which do not increase with		service.....	10
service.....	11	1 week.....	1
1 week.....	5	2 weeks.....	9
2 weeks.....	6	Paid Statutory Holidays.....	99
Paid Statutory Holidays.....	96	1 to 5.....	3
1 to 5.....	9	6.....	2
6.....	6	7.....	6
7.....	8	8.....	58
8.....	53	9.....	23
9.....	15	More than 9.....	6
More than 9.....	4	Number of holidays not stated.....	1
Number of holidays not stated.....	1	Pension and Insurance Plans ⁽¹⁾	
Pension and Insurance Plans ⁽¹⁾		Pension plans.....	81
Pension plans.....	68	Group life insurance.....	94
Group life insurance.....	87	Wage loss insurance.....	39
Wage loss insurance.....	67		

⁽¹⁾Valid to May 1960.

Source: Survey of Working Condition, May, 1961, Economics and Research Branch,
Department of Labour, Canada.



The St. Lawrence Seaway is open to world shipping from the Atlantic to the Great Lakes

countries, bargaining in Canada usually takes place within each individual plant, rather than on an industry-wide basis.

The terms agreed upon in negotiations between the employer and the union are set down in a collective agreement which becomes binding on both parties for periods varying from one to three years. While the agreement is in force, strikes and lockouts are prohibited and a procedure is set out for dealing with grievances that may arise.

A number of the collective agreements contain union security provisions. A few provide for a "closed shop", a form of union security under which the employer agrees to hire and retain in employment only members of the recognized union. This type of provision is most likely to be

found in establishments with craft unions. More common is the "union shop" agreement whereby the employer may hire whom he pleases but the new employee is required to join the recognized union within a specified time after beginning work.

The main function of the union is to promote improvement in the wages and working conditions of its members through negotiating collective agreements with employers. However, some provide additional services to their members. A number have set up educational and recreational programs and some have established pension and health insurance plans of their own.

Practically all the collective agreements between unions and employers in Canada contain provisions outlining grievance pro-

TABLE 15—UNION MEMBERSHIP IN CANADA BY CONGRESS AFFILIATION
JANUARY 1961

CONGRESS AFFILIATION	MEMBERSHIP
Canadian Labour Congress.....	1,070,837
AFL-CIO/CLC.....	874,228
CLC only.....	196,609
Confederation of National Trade Unions.....	98,457
American Federation of Labor and Congress of Industrial Organizations only....	34,170
Total, affiliated unions.....	1,203,464
Unaffiliated international unions.....	116,559
Unaffiliated national and regional unions.....	74,429
Independent local organizations.....	52,490
Total, unaffiliated unions.....	243,478
Total.....	1,446,942

Source: Economics and Research Branch, Department of Labour, Canada.

cedures. These provisions may apply to all differences arising during the life of the agreement or only to matters specifically covered in the agreement itself.

Labour unions have attracted into their membership approximately one third of Canada's non-agricultural paid workers. The majority of organized workers belong to unions that are international in scope in the sense that they are active in both the United States and Canada. The headquarters of these international unions are in the United States, with local branches organized in both countries.

Unions affiliated with the Canadian Labour Congress represent close to 75 per cent of the organized workers. Within the Canadian Labour Congress international unions make up the largest group and most of these are affiliated also with the American Federation of Labour and Congress of Industrial Organizations (AFL-CIO) in the United States. Approximately 7 per cent of union members in Canada belong to affiliates of another central body, the Confederation of National Trade

Unions, formerly known as the Canadian and Catholic Confederation of Labour. The balance of organized workers is represented either by unions which are independent of a central labour congress or by unions having no congress link in Canada but affiliated with the AFL-CIO.

Through their central congresses, most Canadian unions are linked also with organized labour in Europe, North, Central and South America and other continents. The Canadian Labour Congress belongs to the International Federation of Free Trade Unions which has affiliates in approximately one hundred countries; and the Confederation of National Trade Unions is the Canadian affiliate of the International Federation of Christian Trade Unions comprising labour organizations in more than fifty countries. Some Canadian unions, moreover, belong to an International Trade Secretariat or a Trade International, such as the International Transport Workers' Federation or the International Federation of Christian Metalworkers' Unions.



Education and Training

Education is under the jurisdiction of the provinces. In most parts of Canada school attendance is compulsory to the age of 15 or 16, and elementary and secondary education are free. Canada has some 40 degree-granting universities, and a variety of vocational and trade schools and technical institutes. Apprenticeship training is regulated by the provincial governments.

SCHOOL ATTENDANCE

In the provinces of Prince Edward Island, Nova Scotia, New Brunswick, Ontario and Manitoba, the statutory school-leaving age is 16 (certain exceptions are provided for in Nova Scotia and Manitoba); in Newfoundland, Quebec, Saskatchewan, Alberta and British Columbia, it is 15. The law also places restrictions on the employment of children of school age during school hours. Exemptions from school attendance are provided for in most provinces, details of which may be obtained by writing to the provincial Departments of Education.

Education is free in most provinces both in the elementary and in the secondary or high schools. In Newfoundland, however, fees may be charged at these levels. In most provinces text books and supplies are provided in the elementary schools, but in high schools at least part of the cost is borne by the pupils. Rental schemes to cover the cost of books are now in operation in many secondary schools.

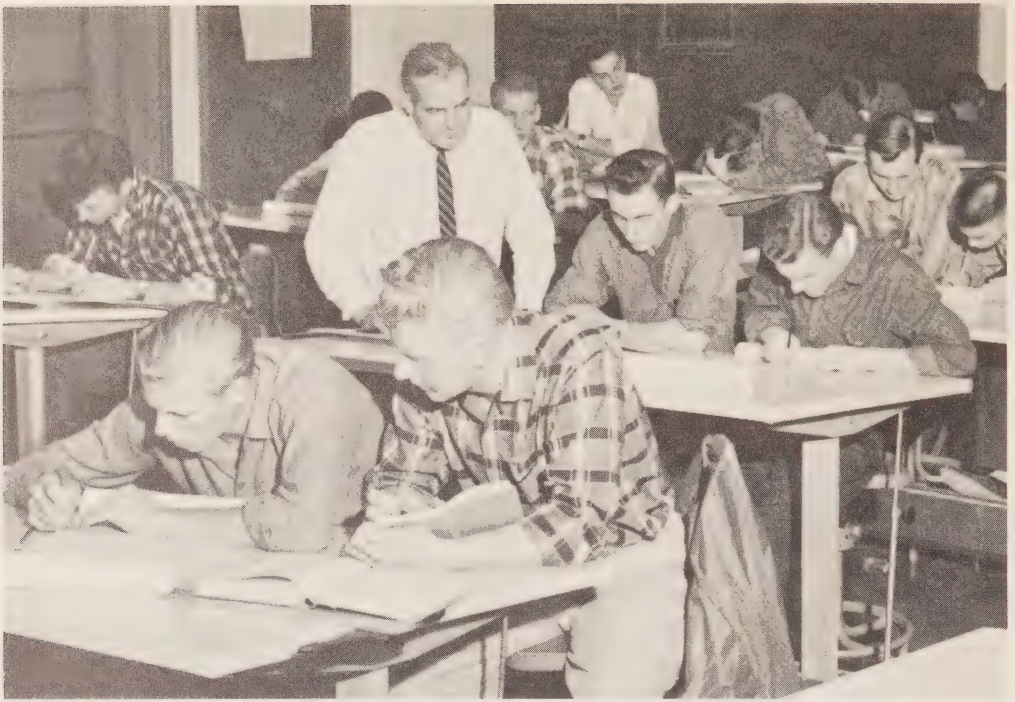
The school year starts early in September and continues until nearly the end of June. Vacations of approximately two weeks each are customary at Christmas and Easter.

The elementary and secondary schools are "public" schools, supported by local and provincial taxation and available to all. (In some provinces the name "public" is commonly applied only to elementary schools.) In many areas the child has the alternative of attending a "separate" elementary or secondary school, supported by the taxpayers of a particular religious denomination. There are also "private" schools available in most centres, where pupils may board or attend by day, on payment of a fee that may range from \$50 to well over \$1,200 a year.

ELEMENTARY SCHOOLS

Children in Canada begin attending elementary schools at the age of six, although in most cities there are kindergarten classes for five-year-old children and often for four-year-olds as well. In most provinces children pass through eight elementary grades and usually complete this part of their education at the age of 13 or 14. In Quebec the elementary school course is seven years.

Children are ordinarily required to attend the school that serves the district in which they reside, according to area limits determined by the local school board.



Technical institutes are rapidly increasing to meet expanding enrolment requirements

In elementary school the pupil is taught language (English and/or French with emphasis on writing, reading, spelling and composition), arithmetic, nature science, social studies (geography and history), health, music, art, gymnastics, home economics and shop work.

SECONDARY SCHOOLS

The secondary or high school provides a four- or five-year educational program which carries students from age 13 or 14 to about 18.

High schools offer either an academic program leading to university or to other specialized schools such as teacher-training colleges, or a vocational program which includes academic work.

In Quebec, Roman Catholic schools organized in the French rather than the English tradition are by far the most numerous. Under this system, children finishing the seven grades of elementary school may either enter a *collège classique*, leading to professional schools or univer-

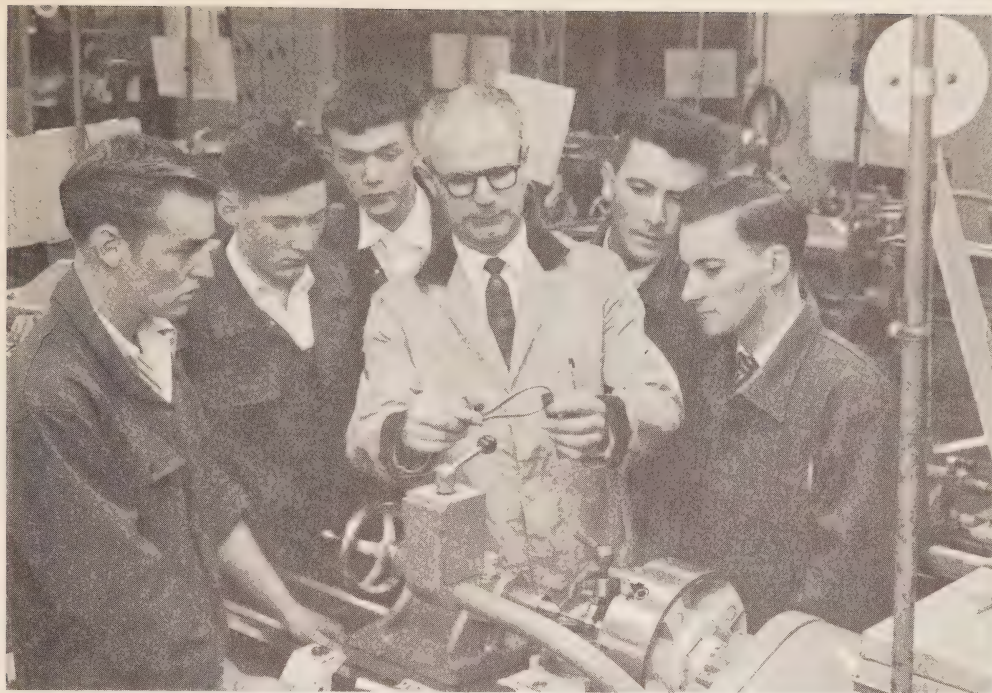
sities or may attend schools that emphasize vocational, technical or industrial training.

UNIVERSITIES

There are some 40 degree-granting universities in Canada, providing instruction in a wide range of subjects. In addition, there are more than 300 degree-granting colleges, the majority of which are affiliated or otherwise associated with the universities.

Admission to a university or college ordinarily requires the successful completion of five years of high school or, in some provinces, four years of high school. When only four years of high school are required, the student may require an extra year's study at university.

For a bachelor's or first degree, from three to seven years' study are required, ranging from three years for a "pass arts" degree to seven years for a degree in law or medicine. An "honour arts" degree requires four years' completed study;



And so are new facilities in actual machine shop instruction for apprentice training

engineering, four to five years; agriculture, four years; and science, four years. A master's degree usually requires at least one year's study beyond an honour bachelor's degree. A doctorate usually requires one or two additional years' study, including the taking of courses, the writing of a thesis, and frequently the passing of a comprehensive examination.

In the province of Quebec the *collège classique* takes the student eight years beyond his seven years of elementary school, and leads to the bachelor's degree. This degree may be used as a basis for entrance to the study of medicine, law, dentistry, and other professions, or may lead to study for a licence (equivalent to a master's degree) or a doctorate in the arts.

University courses usually begin late in September and end early in May. It is common for students in Canada to take part-time and summer jobs while they are at university to help defray their expenses. A number of universities also offer evening courses leading to degrees, and

some students holding full-time jobs obtain their university education by evening study only.

Scholarships and other financial assistance are available for many students with good academic standing, providing they apply for such aid and are able to meet the requirements.

TECHNICAL AND VOCATIONAL TRAINING

Each province in Canada has its own pattern, methods and standards of technical or vocational education, developed to meet its particular needs. However, these programs are co-ordinated by the federal Department of Labour through agreements with the provinces. In general, publicly-operated technical or vocational training facilities are at three different levels in the educational system: secondary school courses, post-secondary school courses and other trade and industrial courses.

The secondary school group includes courses with a definite occupational ob-

TABLE 16—TRADES FOR WHICH APPRENTICESHIP TRAINING
PROGRAMS ARE ORGANIZED, BY PROVINCE—DECEMBER 1961

	NFLD.	N.S.	N.B.	QUE.	ONT.	MAN.	SASK.	ALTA.	B.C.
Aeronautical Mechanic.....	—	X	—	—	—	—	—	—	—
Auto-Body and Fender Repair..	X	X	X	X	—	X	X	X	X
Barber.....	—	—	—	X	X	—	X	—	X
Blacksmith.....	X	—	—	—	X	X	—	—	—
Boiler Shop Worker.....	—	X	—	X	—	—	—	—	X
Boat Builder.....	—	—	—	—	—	—	—	—	X
Bricklayer and Stone Mason....	X	X	X	X	X	X	X	X	X
Cabinet Maker.....	—	—	X	X	X	—	—	—	—
Carpenter.....	X	X	X	X	X	X	X	X	X
Cook.....	—	—	—	—	—	—	—	X	X
Draughtsman.....	X	X	X	—	X	—	—	—	—
Electrical Construction Worker..	X	X	X	X	X	X	X	X	X
Electrical Maintenance.....	X	X	X	X	X	X	—	—	—
Gasfitter.....	—	—	—	—	—	—	—	X	—
Glass Worker.....	—	—	—	—	—	—	—	X	—
Hairdresser.....	—	—	—	X	X	—	X	X	X
Heavy Duty Mechanic.....	—	—	—	—	—	—	X	X	—
Instrument Maker.....	X	—	X	—	X	—	—	—	—
Jewellery and Watch Repair....	—	—	—	X	—	—	—	—	X
Lather.....	—	—	—	—	X	X	—	X	—
Lineman.....	—	—	X	—	—	—	—	—	—
Machinist.....	X	X	X	X	X	—	—	X	X
Millworker (Factory Wood- worker).....	—	—	X	—	X	X	—	—	—
Millwright.....	X	—	X	—	X	—	X	X	—
Motor Vehicle Repair.....	X	X	X	X	X	X	X	X	X
Moulder.....	—	—	—	X	X	—	—	—	X
Office Machine Mechanic.....	—	—	—	—	—	—	—	—	X
Painter and Decorator.....	—	—	X	X	X	X	X	X	X
Pattern Maker.....	X	X	X	—	X	—	—	—	X
Plasterer.....	—	—	—	X	X	X	—	X	X
Plastic Fabricator.....	—	X	—	—	—	—	—	—	—
Plumber and Pipefitter.....	X	X	X	X	X	X	X	X	X
Printer.....	—	—	X	X	X	—	—	—	X
Radio (Maintenance and Repair)	—	—	—	—	X	—	X	X	—
Refrigeration Worker.....	—	—	—	—	X	X	—	X	X
Sheet Metal Worker.....	X	X	X	X	X	X	X	X	X
Ship Fitter and Shipwright.....	—	X	—	—	—	—	—	—	—
Sign Painter.....	—	—	—	X	—	—	—	X	—
Stationary Engineer.....	X	—	X	—	X	—	—	—	—
Steamfitter.....	—	X	—	X	X	X	—	X	—
Steel Fabrication Worker.....	—	—	—	—	—	—	—	—	X
Structural Iron Worker.....	—	—	—	—	—	—	—	—	X
Switchboard Operator.....	—	—	X	—	—	—	—	—	—
Tilesetter.....	—	—	—	X	X	X	—	—	—
Welder.....	X	—	X	—	X	—	X	X	—
Total Trades.....	16	16	21	21	28	16	14	22	23

jective along with a study of secondary school mathematics, science, English, and social studies. These courses are offered as an alternative to the academic high school course and lead to a high school graduation certificate. They are given in all provinces except Newfoundland and Quebec, and vary from three to four years in duration depending on the courses and the province. A wide range of occupations are covered in these programs including automotive, building construction, electrical, metal working, printing, agriculture, etc.

Technical education at the post-secondary school level, commonly referred to as technician training, is offered in institutes of technology located in every province except Prince Edward Island. The common entrance requirement to an institute of technology is secondary school graduation. The instruction offered is technical in nature but narrower in scope than that given in a university for a degree in an engineering, scientific or other field. The graduate of the course receives either a diploma or a certificate. The training offered is to prepare individuals to serve as engineering or scientific technicians, medical technicians, administrative technical personnel and in other fields requiring two to three years of post-secondary education. More than 45 different courses are offered in Canada; however, no individual institute offers all the courses. These courses provide instruction in aeronautical, mechanical, electrical, electronic, chemical and medical technology, as well as in business administration and accountancy.

Other trade and industrial courses available in Canada provide pre-employment training for young people who have left the regular school system, or they upgrade adults in their present occupation. In these courses the skills of the trade or occupation are emphasized; trade theory and mathematics and science, as required to work effectively in the trade, are also taught. The courses vary in length from six months to two years, depending on the courses and the provinces. A wide range of occupations is covered including automotive, building construction, electrical, metal working



Study of a child painting in a day nursery

trades and service occupations. In most provinces similar courses are also available through part-time evening or correspondence study programs.

APPRENTICESHIP

The training of skilled workers in Canada is assuming increasing importance to-day in view of the rapidly expanding need for persons with various skills.

Many of Canada's skilled workers received their training through apprenticeship, essentially a combination of organized, on-the-job experience and classroom or other organized instruction relating to the trade. Often the apprentice previously attended a vocational high school. By and large, the period of apprenticeship in Canada is four years, although depending on the occupation and the province it may range from two to five years.

In all provinces (except Prince Edward Island which does not have an apprenticeship training program), the occupations for which recognized apprenticeship training facilities exist usually include the skilled construction trades and motor vehicle mechanics (see Table 16). At the end of the apprenticeship period, a certificate of proficiency is given to the apprentice by the provincial Department of Labour.

Individual firms may also have private



apprenticeship programs not covered by provincial legislation and a large number of apprentices in Canada are learning a trade under these plans. In the skilled printing trades, where there are union shops, apprenticeship is regulated by the trade union in agreement with the employer.

Immigrants to Canada should bring with them documents translated into English or French, showing the number of years of apprenticeship and experience, for these will be of assistance in applying for employment. Some provincial governments require tradesmen to hold a certificate of qualification in certain trades, granted on the basis of an examination and proof of adequate experience. The regulations governing the certification of tradesmen vary from province to province and generally apply to one or more of the following trades: auto mechanics, barbering, electrical construction, hairdressing, plumbing and welding.

In a few cities and towns journeymen electricians and plumbers are required to pass a local examination in order to secure a licence to work in that locality.

Details of provincial or municipal regulations and requirements may be had from

the Apprenticeship Branch of the Department of Labour of the province in which work is sought. Information on apprenticeship may be obtained by writing to the Technical and Vocational Training Branch, Department of Labour, Ottawa.

VOCATIONAL GUIDANCE

Canadian students receive career counselling, or vocational guidance, at their schools and universities. Immigrants may also go to local schools for this purpose, as well as to National Employment Service offices.

As an aid to vocational guidance, the Economics and Research Branch of the Department of Labour, Ottawa, publishes the CANADIAN OCCUPATIONS series of individual booklets describing careers and occupations in Canada. They may be seen in schools, universities and National Employment Service offices across Canada. Overseas they may be obtained from Canadian Immigration offices, and the National Employment Service Office in Britain: 38 Grosvenor Street, London, W.1.

The titles listed below, published in English and French, are available, cost prepaid, from the Queen's Printer, Ottawa.

- Carpenter, 10¢
- Bricklayers and Stone-Masons, 10¢
- Plasterer, 10¢
- Painter, 10¢
- Plumber, Pipe Fitter and Steam Fitter, 10¢
- Sheet-Metal Worker, 10¢
- Machinist and Machine Operators (Metal), 10¢
- Printing Trades, 20¢
- Motor Vehicle Mechanic, 10¢
- Optometrist, 10¢
- Social Worker, 10¢
- Lawyer, 10¢
- Mining Occupations, 10¢
- Foundry Workers, 10¢
- Electrical and Electronic Occupations, 20¢
- Forge Shop Occupations, 10¢
- Tool and Die Maker, 10¢

- Railway Careers, 10¢
- Careers in Engineering, 20¢
- Careers in Natural Science, 20¢
- Hospital Workers (other than Professional), 10¢
- Draughtsman, 10¢
- Welder, 10¢
- Careers in Home Economics, 10¢
- Occupations in the Aircraft Manufacturing Industry, 10¢
- Careers in Construction, 10¢
- Medical Laboratory Technologist, 10¢
- Careers in Meteorology, 10¢
- Teacher, 10¢
- Physical and Occupational Therapist, 10¢
- Office Occupations, 20¢
- Careers in Library Service, 15¢



Living Standards



In Canada a large proportion of the people own their own homes, which are usually single-family dwellings. Credit-buying, to furnish and equip the house, is a common practice. Most families spend a considerable amount each year on the purchase and operation of a car. Leisure activities have increased in importance during recent years as a result of a general industrial trend towards a shorter working week.

SPENDING HABITS OF CANADIANS

The average Canadian city dweller spends slightly less than one quarter of his earnings for food, and about one-sixth for housing, including fuel, light and water, according to a recent study made by the Dominion Bureau of Statistics. Further details from this study are given in Table 17. The study was based on a 1957 budget for a city family averaging 3.4 persons, with an income range of \$2,500 to \$7,000.

When the family income is lower than this, expenditure on such basic items as housing may represent proportionately more. The budget of a family living in a small town, or in the country, may average somewhat less for food and housing than a city family.

Shopping habits in Canada are similar to those in the United States with a trend towards neighbourhood drive-in centres each consisting of a cluster of stores beside



Blocks of modern apartments characteristic of widespread urban housing across the country

TABLE 17—CITY FAMILY EXPENDITURE PATTERNS: AVERAGE
DOLLAR EXPENDITURE PER FAMILY, 1957

	AVERAGE EXPENDITURE	PER CENT OF TOTAL
Current consumption		
Food.....	\$1,178	24.4
Housing, fuel, light, water.....	827	17.1
House operation.....	177	3.7
Furnishings and equipment.....	275	5.7
Clothing.....	430	8.9
Automobile.....	452	9.4
Other transportation.....	83	1.7
Medical care.....	224	4.6
Personal care.....	97	2.0
Recreation.....	141	2.9
Reading.....	33	.7
Education.....	30	.6
Smoking and alcoholic drinks.....	182	3.8
Other.....	52	1.1
All current consumption.....	4,181	86.6
Gifts and contributions.....	132	2.7
Personal taxes.....	299	6.2
Security.....	218	4.5
Total Expenditure.....	\$4,830	100.0

Source: Urban Family Expenditure, 1957, Dominion Bureau of Statistics.

a large automobile parking lot. Much of the grocery store business is now done by large self-service supermarkets, usually situated in the suburban shopping centres.

CREDIT BUYING

Buying on credit, or on an instalment plan, is a feature of Canadian life that may not be entirely familiar to people from many other countries.

Credit-buying enables the consumer to take immediate possession of the object being purchased, whether it be furniture, an automobile, electric appliances or some other item, and to pay for it later on, usually in regular instalments. Sometimes the purchaser is required to make a "down payment" as an expression of his good faith. The purchaser makes the instalment payments to the store from which he purchased the item, or to a finance company, credit union or bank, according to the way in which the credit has been arranged.

The advantages of credit-buying are that it enables a consumer to enjoy certain goods in advance of the time that he actually pays for them, and that it stimulates business activity. A disadvantage is that people sometimes tend to take on more credit payments than they can afford, thus going into debt or having to return the item purchased to the seller or to the finance company. *Another disadvantage is that some purchasers fail to realize that the interest payments involved actually add considerably to the cost of the purchase.*

Interest is usually expressed as being at a "rate of" a certain percentage per month or per year of the amount borrowed. For instance, the rate of $1\frac{1}{2}$ per cent per month would be equivalent to the rate of 18 per cent per year if none of the borrowed sum were paid back. Usually, however, interest is charged monthly but only on the unpaid balance still owing, so that the annual rate equivalent to $1\frac{1}{2}$ per cent per month is considerably less than 18 per cent per year.

Buyers should enquire about rates of interest before making purchases. Banks and credit unions usually have lower rates

than finance companies and most stores, although the rates charged by different stores vary. When making a major purchase, it is advisable for the customer to consult the Better Business Bureau of his community, if he is in doubt about the reputation of the establishment.

HOUSING

Large numbers of new dwellings have been built in Canada in recent years, many of them in the suburbs of large towns and cities. As Canada's population is growing continually, the need for more housing is increasing too. At the present time the number of dwellings seems to be reasonably adequate in most parts of Canada, although housing shortages remain in a few areas. Canada has about 4.6 million occupied dwellings.

It is the custom in Canada for people to work towards owning their own homes, paying for the houses in which they live by means of 25, 30 or 35-year mortgages. These homes are frequently individual-dwelling houses with a small lawn or garden. It is estimated that about 67 per cent of Canadian families own and are paying for their own homes, one of the highest proportions of home ownership of any country in the world.

Many people in Canada purchase their homes by means of a mortgage which they obtain from a bank or other lending agent but which is insured by the federal government's Central Mortgage and Housing Corporation against any loss to the lender through default in payments by the borrower. This arrangement has made it much easier for those wanting to buy or build a home to obtain the necessary capital.

Usually the purchaser of the house pays at least 5 per cent of its value in cash as a down payment, and arranges to pay the balance to the lending agency in equal monthly instalment payments which include both interest and principal.

In 1961, the average buyer of a new home with a loan insured by the Central Mortgage and Housing Corporation purchased a house costing \$14,474. The down payment on this loan was \$2,475, and the

monthly payment of principal, interest and municipal taxes was \$105. The average borrower had an income of \$5,810 a year, so that on the average slightly less than 22 per cent of the borrower's income went into mortgage payments plus municipal taxes. It should be pointed out, however, that many people purchase houses in Canada while they are earning much less than \$5,810 a year.

A typical single-family house has three bedrooms, a living-dining room, a kitchen, a bathroom and a full basement. Most of the newly-built houses are furnace-heated and wired for electricity. The average lot has a frontage of about 60 feet and is provided with sewer and water services.

In the centres of cities, lack of space has resulted in the construction of many large apartment buildings which are usually occupied under a system of rental, although there is a trend towards ownership of individual apartment units. In the older houses and apartment buildings rental rates are generally lower, depending on the condition of the building and the district.

Rents vary considerably from one locality to another and even within the same locality, according to the quality and location of the dwelling and the amount of space for rent. A rough estimate might be that a worker would have to pay from 20 to 25 per cent of his income for rent. In some instances, the newcomer may have to pay even more than 25 per cent immediately on arrival and until he has had time to find accommodation more suited to his means. Accommodation for rent is usually advertised in local papers and persons interested in learning the actual rents may consult these papers, which are usually available at the Chanceries and visa offices of Canadian missions abroad.

When renting a house or apartment it is customary to provide one's own furniture, with the exception of such appliances as stove and refrigerator. Some houses and apartments, of course, are rented furnished. A tenant taking an apartment or renting a house must usually sign a lease of one or two years' duration. When occupying rented premises, the tenant

customarily pays for such monthly items as the telephone and the electricity. A person renting one or two furnished rooms, however, would not ordinarily be required to pay for use of the house telephone, or for electricity or water. A single person can usually rent a furnished room for \$9 or \$10 a week. To rent an unfurnished house would probably cost \$85 to \$100 or more a month, unheated, depending on the location.

In connection with Canadian homes it might be well to mention the subject of winter heating. Most homes are centrally heated, particularly those in the cities. Approximately one half of the homes have coal, oil or gas furnaces designed to distribute heat to each room by means of hot-air duct or hot-water systems. Electricity for home heating is now being used on a wider scale.

The cost of heating varies considerably according to the type of fuel used, the size of the house, its insulation, and the degree of heat required. Location also affects heating costs because in some parts of Canada the winter is less severe than in others. The cost of oil heating is estimated to average \$144 to \$185 per year, that of gas heating \$159 to \$235 per year and coal heating (requires stoking) \$120 to \$135. The cost of electricity for cooking and hot water heating may average about \$6 to \$10 per month.

When a person plans to build or to alter a house he must first obtain a building permit from the municipal clerk of the community in which the work will be done. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the provincial building code, or both.

AUTOMOBILES

In Canada, there is approximately one passenger car for every five persons, and the number of sales of new and used cars is steadily increasing.

The automobile is considered both a necessity and a luxury. For persons living far from the city it has greatly facilitated business and social contacts; for suburban



Panorama of countryside showing new housing and pattern of new highway intersections

dwellers it has made possible a life in the country combined with fast transportation to jobs in the city. The automobile is indeed a real time-saver in a country where distances are so great and the population so scattered.

There are, however, occasions when the automobile is less useful than other methods of transportation, particularly in places where well-organized public transportation facilities are available. For instance, in crowded parts of the city where parking is expensive and traffic moves slowly, it may be just as fast and more economical to use the public transportation facilities. Similarly, where fast commuter trains and buses are in service the commuter may find these just as convenient as using his own car.

The average retail value of a new Canadian low-priced car at December 1961 was \$2,700. The decline in 1961 average retail value was the result of a major shift on the part of Canadian car buyers to the lower priced European made cars. In addition to the size of the car which has an important bearing on the cost price, new car prices also depend on the state of the market and the time of the year.

Used cars are sold at a wide range of prices (prices are usually lower in the fall and early winter) and on economic conditions. They are priced on a scale according to the year, make and model and the condition of the car.

There is a wide variation in the cost of operating an automobile in Canada de-

pending on the district, size of the car and the extent to which the car is used. Running costs, including the cost of gasoline, oil and service charges, may be estimated at 4 cents a mile.⁽¹⁾ It must be noted that the price of gasoline varies between provinces and cities—the average for December 1961 was 43 cents an imperial gallon.⁽¹⁾ The cost of fuel per mile is dependent on the number of miles obtained to the gallon. It is estimated that a total of 9½ or 10 cents per mile (including the purchase cost of car) would be typical for operating a Canadian car in Canada.

Licence fees for automobiles are charged annually by each province, and range from \$9 to \$58 for a Canadian car, but are usually between \$10 and \$20. The driver's licence, also required, usually costs about \$1 or \$2. Most provinces require proof of financial responsibility before granting the licence, which means that the automobile owner must purchase at least minimum insurance. Insurance costs may range from \$39 to \$102 a year, for standard coverage. Garage rental in the city is about \$10 or \$15 per month.

POLITICAL ASPECTS OF CANADIAN LIFE

Canada is a self-governing and voluntary member of the British Commonwealth of Nations, having its origins and evolution in the constitutional monarchy of Britain. The following is a brief summary of the relationship between the individual and the government of the country.

The Canadian nation consists of a federal union of ten provinces, the Yukon Territory, and the Northwest Territories. The nation's affairs are administered, on a national basis, by the federal government, on a provincial basis, by the provincial government of each province. The local affairs of the Yukon Territory, a large and thinly populated area, are administered by a Commissioner selected by the federal government and a locally elected Legislative Council. The local affairs of the Northwest Territories, another extremely large and thinly populated area, are similarly administered by

a Commissioner and a Council of nine members, five of whom are federal officials and four other members who are elected by local franchise.

Canadians enjoy a democratic system of government at both federal and provincial levels; democratic in the sense that all parliamentary representatives (Members of Parliament) are elected by the people under polling conditions that carefully safeguard the privacy of individual voting. In other words, the power of government is vested in the voting population. To vote in a federal election a person must be at least 21 years of age, be a Canadian citizen or other British subject and his name must appear in the list of persons duly entitled under law to vote in an election. In general, qualification for citizenship by a non-Canadian born person is acquired by formal application after five continuous years of residence in Canada.

Federal Government

Briefly, the federal government consists of three branches, the Executive, the Legislature and the Judiciary. The nominal and formal head of the executive is the Governor General of Canada (Her Majesty's representative), who is advised by the actual head, the Prime Minister and the Cabinet. The Legislative Branch is in fact, Parliament which consists of Her Majesty the Queen, The Senate and the House of Commons.

The House of Commons

Members of the House of Commons are elected in a general election. The legal life of Parliament, as provided by the British North America act is five years. However, Parliament may be dissolved earlier by the Governor General on the advice of the Prime Minister. It is usual for the Prime Minister to advise dissolution of Parliament at sometime close to the normal end of the term. In the event that the Prime Minister has been defeated in the House of Commons on a vote of confidence he may advise dissolu-

(1) 1 mile=1.609 kilometers; 1 imperial gallon=4.5 litres.

tion of Parliament rather than tender the resignation of his government.

There are 265 seats in the House of Commons and the number is founded on a geographical division of the population, apportioned on a provincial and territorial basis. It is generally accepted that the Governor General will call upon the leader of that political party with the most seats gained in a general election to form a government. The Prime Minister then selects ministers of the Crown who are known collectively as the Cabinet. The Prime Minister and the Cabinet direct the business of the House of Commons, initiate nearly all public Bills placed before Parliament and have complete responsibility for the initiation of taxes and the recommendation of expenditures and represent the country on all matters of major cultural and social interest.

The Opposition (the political party having the second largest number of elected members), and the minority political parties represented in the House of Commons, are permitted free and open criticism of government policy and exercise inherent restraints absent in non-democratic forms of government.

Although democratic safeguards have been characteristic of the Canadian way of life these safeguards were consolidated in 1960, when Parliament enacted what is known as the Canadian Bill of Rights. In essence, the Bill establishes certain basic principles which encompass "... the right of the individual to life, liberty, security of the person and enjoyment of property, and the right not to be deprived thereof except by due process of law; the right of the individual to equality before the law and the protection of the law; freedom of religion; freedom of speech; freedom of assembly and association; and freedom of the press."

The Senate

The Senate, also known as the Upper House of the Parliament of Canada, is composed of 102 Senators who are appointed for life. New Senators are appointed by the Prime Minister and called to office by the Governor General of

Canada. The Senate exercises a less direct control of the nation's affairs than that of the House of Commons. Nevertheless, all Bills must pass through the House of Commons and the Senate before Royal Assent can be given by the Governor General.

Provincial Government

Provincial government closely resembles the structure of the federal government. Members of the Provincial Legislatures are elected in Provincial elections by the voting public of the province. Her Majesty the Queen is represented by a Lieutenant-Governor who is appointed by the Governor General in Council and whose Provincial functions are analogous to those of the Governor General.

In general, every adult with one year's residence in Canada and 21 years of age or over has a right to vote in Provincial elections, but the voter in Saskatchewan is granted the right to vote at the age of 18 years or over, and in Alberta and British Columbia the voter must be 19 years of age or over.

Each Province has its own Premier and Cabinet whose Provincial administrative responsibilities are analogous to those of the Prime Minister and Cabinet of the federal government.

Local Government

There are a number of different systems of municipal government and numerous variations in each system that are largely the result of historical influences in the development of local affairs. Provinces are divided by the Provincial Legislature into geographical districts known as municipalities. These may be counties, cities, towns, villages, townships, rural municipalities or municipal districts. Each municipality has a council which possesses the authority to enact laws affecting municipal institutions. Council members, who may be known as controllers, aldermen or councillors are elected by the public in a municipal election. The council leader, according to the type of municipality, may be a mayor, reeve, warden, or overseer.

The Judiciary

Generally speaking, the Provinces have powers to interpret the law and administer justice in the areas within their jurisdiction. Legislation affecting criminal law and procedures in criminal matters is under the direct jurisdiction of the Parliament of Canada. The Supreme Court of Canada is the final court of appeal in civil and criminal cases throughout the nation. Judges of the Superior, District and County Courts, with the exception of courts of probate in Nova Scotia and New Brunswick, are appointed by the Governor General.

A Provincial Legislature possesses the power to enact certain laws that are considered to be important for the protection of property and civil rights in the Province, and generally all matters of a merely local or private nature in the Province. A municipal authority is empowered by the provincial legislature to introduce by-laws in so far as they apply to the municipality, e.g., health, sanitation, fire protection, licensing, building construction, and traffic control.

ENTERTAINMENT AND THE ARTS

There is increasing opportunity in Canada to study and practise the arts, and a wider opportunity to enjoy them: shorter working hours combined with a rising income level have resulted in a much livelier interest in all the arts during the post-war years.

Of considerable significance to the advancement of the arts in Canada is the financial assistance given music, festival, theatre, ballet, opera, the visual arts and other groups in Canada through the form of grants by the Canada Council, a government agency established in 1957.

This grant of money, however, is still insufficient to meet the huge expenses involved. Therefore, only the larger cities are able to maintain fair-sized professional orchestras, theatres and ballet companies. Outlying districts are largely served by radio and television so that much of the city-centred entertainment is widely distributed across the whole continent. The

growth of government and private broadcasting facilities in the last decade has been very considerable. This aspect of national entertainment has, in turn, stimulated the demand for professional actors, artists and musicians to a remarkable degree.

Libraries are available almost everywhere. There were approximately 900 libraries, exclusive of those in academic institutions, in Canada in 1959. Library service of some kind was available to 77.7 per cent of the total population.

Every publishing day 113 daily newspapers appear on the streets, of which 95 are in English, 12 in French and the remainder in other languages. These newspapers report their circulation at over 4,000,000 copies. There were 766 magazines and periodicals in 1959 ranging widely in topics from art, sport and religion to construction, and these enjoyed a circulation of over 17,842,000.

In a country as vast and sparsely populated as Canada broadcasting plays an important role in trans-continental communication and in maintaining the concept of national unity. The actual physical problems of distributing programs across 4,000 miles of continent through seven time zones have been largely overcome by the use of over 15,000 miles of land lines and by means of the world's longest microwave system, 8,500 miles. Radio is now available to 98 per cent of Canadians and television to 88 per cent.

The government-appointed Board of Broadcast Governors is responsible to Parliament for the regulation of all broadcasting matters, including the relationships between the public and private elements in the national broadcasting system. Created in 1936, the publicly-owned Canadian Broadcasting Corporation, modelled after the BBC, is the agency charged by Parliament with operating a national broadcasting service.

It operates 36 radio and 17 television stations and there are 102 privately-owned radio and 48 privately-owned television stations which are affiliated to the CBC networks. These affiliates carry certain programming from CBC production

centres but, as all of the national service is available to them, many carry considerably more than the minimum. Included in the CBC's operations is a special radio service for the 75,000 Canadians who live in outposts scattered throughout the Yukon and Northwest Territories.

The CBC operates two complete and distinct broadcasting services, one in English and the other in French. Montreal is the main production centre for the French television network but it also contributes to the English language service, the main centre for which is Toronto where 65 per cent of network programming originates. In radio 95 out of 100 programs are Canadian produced and in television 66 per cent on the English and 76 per cent on the French network. In both radio and television approximately 67 per cent of the fare is predominantly entertainment, 22 per cent informational and 11 per cent idea or opinion. Other production centres, both CBC and private, are located in the larger cities such as Halifax, Ottawa, Winnipeg, Edmonton and Vancouver. Apart from the openings for performers, there is considerable scope for artistic talent in the fields of the graphic arts, set and costume design, scenic painting and other branches of the arts associated with broadcasting.

An International Service, operated by the CBC on behalf of the Canadian Government, transmits shortwave broadcasts in eleven languages and distributes programs on transcription throughout the world.

Since private radio and television stations depend largely on advertising to defray their operating costs, they attempt to provide programs with wide public appeal in order to reach the largest audience for their advertising. The Canadian Broadcasting Corporation, because it is not wholly dependent on advertising, offers programs with a more educational emphasis, including many musical programs of a classical and varied nature.

SPORTS

Canadians are enthusiastic about sports, both as participants and as spectators,



A typical lakeside vacation setting. Many Canadians own lakeside summer cottages



Curling is a time-honoured game in Canada and well organized in numerous communities



Skiing is a fast-growing winter sport for amateurs and professionals in many centres



Skyline view of Toronto on Lake Ontario with island ferryboats in foreground

and the newcomer should have no difficulty in finding sporting activities which appeal to him. In Canada there appears to be less interest in gymnastics and group exercises than is the case in most European countries, although gymnasium facilities are available at YMCA and other group centres and at large schools.

Canadians spend a considerable amount each year on sports equipment and club

fees. Camping equipment and boats with outboard motors are owned by many Canadians, who spend their annual vacations along the shores of Canada's many lovely waterways, or go farther afield in search of hunting, fishing or camping places and to ski resorts in winter. Many families either build or rent a cottage for summer use.

The most popular summer sports in Canada are baseball, swimming, fishing,

golf and lawn bowling. Well-organized facilities for other sports, such as tennis, sailing, water skiing, canoeing, and horse-back riding are also available in many communities. In the fall, the main interest of Canadians is centred on football. Soccer is played, to a lesser extent, by schools and universities as well as professional teams. It is a sport that is watched with enthusiasm by more Canadians every year. In winter, skating, hockey and curling are very popular and skiing is finding more participants every year. Badminton and squash are available at many clubs.

With the exception of team sports, most games are open to women as well as men. In the larger centres well-organized YMCA's and YWCA's provide an opportunity for engaging in sports and social activities, at quite moderate cost.

RURAL LIVING CONDITIONS

Living conditions in Canada's country districts may be a little different from those the immigrant is accustomed to at home, but life in rural Canada is vigorous and rewarding. Many people prefer the attractions of country life to the amenities of urban living.

One of the distinguishing features of country life in Canada is distance. The rural Canadian may often live at a considerable distance from neighbours and the nearest town. Distances to-day, however, are made much less important by the automobile and most farmers and people in small towns who require transportation have their own automobiles or trucks.

Living conditions in rural areas in Canada are, of course, different from those in the city. However, an increasing number of farm homes are acquiring "city" conveniences: approximately 90 per cent now

have electricity, which is an increase from only 50 per cent in 1949.

The method of heating is one way in which farm homes, or those in small towns, may differ from the usual city home. Although many country homes have central heating, the wood stove is frequently used, and its heat distributed to the rooms by large stove pipes and air ducts. The wood stove is commonly used for cooking where there is no electricity.

Hot and cold running water, too, may not always be found in rural homes to the extent that they are in the city. However, the prices of plumbing and heating equipment have declined in recent years, bringing them within the budget of the average farm or small town dweller. Most Canadian farms and small town homes have their own wells from which they obtain fresh water for all purposes.

Most farm and country dwellers consider that the advantages of rural life—fresh air, lots of space, one's own garden and livestock, a quieter life, and possible lower living costs—outweigh the relative isolation and the shortcomings of household facilities that do not match the latest fashions in domestic comfort.

The social pattern in the small towns, villages and outlying areas of Canada does not differ in any major respect from rural social patterns in other settled parts of the world. The rural Canadian is, by tradition, a friendly, gregarious person with a lively interest in the social life of his community. In this respect country life in Canada reflects many European influences. In most country districts there are numerous recurring local events which help to sustain friendly social conditions. Such events as church groups, dances, teas, clubs, and card parties are common to rural Canada, particularly in the winter.



Social Welfare Services

In Canada various schemes, some local and some national, some voluntary and some public, are available to meet the social security needs of the people. A national system of unemployment insurance and provincial systems of workmen's compensation offer protection to the employee. There are government allowances for children, old people and handicapped people, and provision for cases of special family need. A hospital insurance plan and various medical insurance plans are available in most parts of the country. Immigrants, however, should not expect to find in Canada the same social security programs as in the country from which they have emigrated.

UNEMPLOYMENT INSURANCE

Unemployment insurance is provided in Canada by the federal government from a fund to which workers contribute a small amount from each pay cheque, based on the level of their earnings. Employers make a matching contribution for each such worker on their staff. The federal government also makes a contribution equal to one-fifth of the total paid by employees and by employers, and pays all the costs of administration.

When a worker is laid off due to a shortage of work, he may obtain benefit payments if he has made the required number of contributions and is ready, able and willing to take suitable work immediately. A person who is not seeking work is not entitled to benefit. There is an initial waiting period of one week before benefits are paid, and there may be additional postponements up to six weeks in special cases where it can be shown that the worker has refused opportunities for suitable employment, has been discharged

for misconduct or has left his employment of his own accord. The benefits for unemployed persons range from \$6 to \$36 a week, depending on their past earnings and on whether the claimant has a dependent.

All employed persons are covered by unemployment insurance unless specifically excepted. Generally speaking, the insurance covers people on hourly, daily, piece or mileage rates of pay and salaried persons earning less than \$5,460 a year. Excepted are people on salary earning more than \$5,460 a year, and those employed in agriculture, domestic service, school teaching, the permanent civil service, most hospitals, and in a few other occupations.

To receive benefits a person must first show the Unemployment Insurance Commission office in his district that he or she is unemployed and is available for employment. To qualify for benefits a person must have made at least 30 weekly contributions during the past 104 weeks, and eight of these contributions

must have been made in the past 52 weeks. On a subsequent claim, at least 24 of the 30 weekly contributions must have been made since the commencement of the previous claim or in the last 52 weeks, whichever is the longer period. These periods may be extended to cover time lost through sickness or time spent in non-insured employment or self-employment or for other special reasons.

In addition to regular benefits, a person who is unemployed between December 1 and May 15 may qualify for seasonal benefits if he has used up regular benefits, or does not have enough contributions to qualify for regular benefits but has made at least 15 weeks' contributions since the previous March 31 or his previous benefit period has terminated after the week in which 15th of May occurred.

There are no citizenship requirements for unemployment insurance and the benefit payments are not subject to income tax.

WORKMEN'S COMPENSATION

If a workman is employed in an industry covered by a provincial Workmen's Compensation Act, he is eligible for compensation for injury suffered on the job or resulting from an industrial disease, unless he is disabled for less than a stated number of days. For any disability arising out of his employment, no matter what the length of disability, he is entitled to free medical aid, including hospitalization, for as long as needed.

Compensation and medical aid are paid from an Accident Fund to which employers are required to contribute and which provides a system of mutual insurance. No contribution towards the benefits provided may be collected from the worker.

A very large number of industries and occupations are covered by each provincial Act, including lumbering, mining, construction and manufacturing. Hospitals, shops, hotels and restaurants are covered in most provinces. An industry or occupation which is not included in the provincial workmen's compensation

scheme may secure compensation coverage on the application of the employer and on the payment of the required assessment. Office employees are covered in the same way as manual workers.

A worker covered by the Act has no right to sue his employer for injuries received in the course of employment.

Cash benefits for disability are paid at the rate of 75 per cent of average earnings, subject to a provision that yearly earnings above a specified maximum may not be taken into account. The ceiling on annual earnings varies from one province to another, ranging from \$3,600 to \$6,000. A minimum payment per week or per month is provided in all the Acts. After the period of temporary disability is over, any permanent disability resulting from the accident is determined, and an award made in the form of a life pension or a lump sum. Such awards are based on 75 per cent of the average earnings of the workman for the year prior to the accident.

Where death results from an injury or industrial disease, a payment is made towards the burial expenses of the workman. A widow receives a lump sum cash payment, a pension during her lifetime or until she remarries, and a monthly award for each child under 16 (in some provinces under 18).

The pension to a widow varies from \$60 to \$100 a month and the payment to a dependent child from \$20 to \$40 a month, depending on the province. Somewhat higher monthly payments are provided for orphan children. The amount allowed for funeral expenses ranges from \$200 to \$400.

Additional information on workmen's compensation may be obtained from the annual bulletin "Workmen's Compensation in Canada", published by the federal Department of Labour.

Immigrants are eligible for workmen's compensation benefits from the beginning of their employment in Canada.

FAMILY ALLOWANCES

All children born in Canada, and all children of newcomers who have lived in

Canada for one year, are eligible for family allowances paid by the federal Department of National Health and Welfare.

To qualify for the allowance the child must be registered for it, must be under age 16, and must be "maintained" by a parent according to the definition of the Family Allowances Act. The allowances are paid to the parent, usually the mother. They are tax-free, and are paid monthly by cheque at the following rates: children under 10 years of age, \$6; children aged 10 to 15, \$8. The allowances are paid for children of school age only when they are regularly attending school as required by provincial legislation.

FAMILY ASSISTANCE

Family assistance is a grant for children of immigrants or of persons returning to Canada after a prolonged absence, and is payable to the parents. It is designed to assist the family during the first year after admission to Canada, or return to Canada for permanent residence, a period when children are not eligible for family allowances. Family assistance is administered by the Immigration Branch of the Department of Citizenship and Immigration.

Family assistance is payable at the end of each three months at the following rates: children under 10 years of age, \$6; children aged 10 to 15, \$8, from the date of admission, or return, until a period of 12 months has elapsed.

OLD AGE ASSISTANCE AND DISABLED AND BLIND PERSONS' ALLOWANCES

The federal and provincial governments co-operate in providing assistance of up to \$65 a month to persons in need who are aged 65 to 69, to those 18 and over who are totally and permanently disabled, and to those aged 18 and over who are blind. Under these programs, payment of assistance or allowances is made by the provinces, some of which also pay an additional supplement in cases of need.

Under each of the three programs, an applicant for assistance must have resided

in Canada for 10 years and must meet a test of income and property to be eligible.

OLD AGE SECURITY

Old age security is paid by the federal government at the rate of \$65 a month to all residents of Canada 70 years of age and over, provided they have resided in Canada for at least 10 years. The pension is payable outside the country to any pensioner for the first six months of any absence and is payable indefinitely outside the country to those with at least 25 years residence in Canada since age 21.

MOTHERS' ALLOWANCES

Allowances on behalf of needy mothers and their dependent children are provided by nine provinces. Assistance is granted to mothers whose husbands are dead, are disabled or are in mental hospitals, to mothers who are deserted, and in some provinces also to mothers with husbands in penal institutions, and to divorced, separated, and unmarried mothers.

To be eligible for these allowances, an applicant must be caring for one or more children of eligible age, and must meet specified conditions primarily of need and residence and, in one province of citizenship. Allowances are payable on behalf of children up to 16 years of age, with extensions beyond this age if the child continues to attend school. The single citizenship requirement is that the child be a Canadian citizen or a British subject, or the mother, a Canadian citizen.

The maximum monthly allowance payable to a mother with one child varies from one province to another. An additional amount is paid for each additional child and in some provinces for a disabled father in the home. The majority of provinces grant supplementary aid where special need is apparent.

GENERAL ASSISTANCE

General assistance, including emergency assistance, is available in all provinces to persons who are in need because of un-

employment, illness or other reasons. In most provinces assistance is given for food, clothing, shelter and utilities, but it may also cover other aid such as, incapacitation or rehabilitative allowances, post-sanatorium allowances, maintenance costs of boarding or nursing home care, counseling and homemaking services. The program is administered by municipal or provincial welfare departments under provincial legislation. In most provinces, minimum standards of assistance to be observed are set by the province. Costs are borne by the municipal, provincial and federal governments. Special arrangements are made for emergency aid to newcomers to Canada who have not yet acquired residence, usually a period of one year, in any province.

HOSPITAL CARE

Prepaid hospital care at the standard ward level is now provided through federal-provincial hospital insurance programs in all provinces and territories.

Under separate legislation, the Immigration Medical Service provides free hospital care to immigrants who become ill en route to their destination or while awaiting employment. Anyone in Canada suffering from mental illness or tuberculosis also receives free or substantially free hospital care. Other special groups receiving free hospital care are members of the Armed Forces, veterans (for service-connected illness or disability), Indians, Eskimos and insured sick mariners.

Each of the provincial hospital insurance programs offers in-patient standard ward care, diagnostic, laboratory and other hospital services. With the exception of Quebec and Alberta, which do not provide for out-patient services of any kind under their hospital insurance program, other provinces provide emergency out-patient treatment. In addition, a number of provinces, such as Newfoundland, Nova Scotia and Manitoba, provide comprehensive out-patient diagnostic services.

In six provinces and the two territories, premiums are not required before a person is eligible for hospital benefits. In New-

foundland, New Brunswick, Quebec, Alberta and British Columbia, Yukon, and Northwest Territories, the plans are financed out of the general revenue. The Nova Scotia hospital scheme is financed by a provincial hospital tax (on sales).

In four provinces premiums are required before being eligible for hospital services. These monthly premiums are \$2.00 for a single person and \$4.00 for a family in Prince Edward Island and Manitoba, and respectively \$2.10 and \$4.20 in Ontario. The Saskatchewan Hospital Services Plan requires the payment of annual premiums amounting to \$48 for a family group and \$24 for a single person. Persons receiving public assistance in those four provinces are cared for at provincial or municipal expense.

In the provinces of Prince Edward Island, Ontario, Manitoba and Saskatchewan where it is necessary to be enrolled in a hospital scheme and pay a regular premium in order to belong, enquiries should be directed to the provincial hospital authority in the province concerned.

In the provinces of British Columbia, Alberta and in the Northwest Territories the *patient* is required to pay a portion of the cost:

- In British Columbia \$1.00 a day is charged to adults and children (no charge is made for newborn) for the period of hospitalization and \$2.00 each for emergency visits to hospital. No direct charge is made for people receiving public assistance.

- In Alberta, all adult and child patients pay a daily charge of from \$1.50 to \$2.00 (\$1.00 for newborn), except persons in receipt of public assistance, maternity patients, and certain polio, arthritic and cancer patients.

- In Northwest Territories, there is a daily charge of \$1.50 per patient per day.

MEDICAL CARE

In certain areas of Manitoba and Saskatchewan, municipally sponsored prepaid medical care plans offer a varying range of physician's services to all residents, who must pay an annual premium

or a property tax or a combination of the two. Such local plans, which characteristically engage doctors on contract, are not common throughout Canada. The Swift Current area in south-western Saskatchewan contracts with 45 local doctors to operate a medical plan financed from a combination of property tax and premium. In the outlying areas of Newfoundland, medical care by salaried physicians, and certain nursing services, are provided on a premium basis, and the Children's Health Service provides free medical and surgical service in hospital to all children under 16 years of age.

Six provinces have special programs to finance a portion of the costs of medical care for some or all of those persons who receive social assistance or relief, blindness allowances, mother's allowances, disability allowances, old age security (if also receiving supplemental allowance because of need), old age assistance, widow's pensions and rehabilitation allowance. In addition, in some provinces, children who are wards of the government, and other special categories of persons in need, are included among those who may receive medical care assistance. In these cases, essential medical services are given free of charge and there may be provision for dental and optical care, drugs, physiotherapy, nursing, and chiroprapist services. British Columbia, Saskatchewan, Alberta, Ontario, Manitoba and Nova Scotia are the six provinces that supply services in varying degree to these special groups of people. In each of the other provinces and in the two territories payment for health care services is on a local discretionary basis when residents are unable to pay for all or part of their medical care.

A number of provinces have developed programs under which free or substantially free services are provided for all residents suffering from specific diseases such as tuberculosis, mental illness, cancer, poliomyelitis and arthritis. No test of means or need is involved in these programs. The federal government also provides medical care to members of the armed forces, certain classes of war veterans, Eskimos,



Indians, and insured mariners. Some attending doctors serve on salary; others are paid on a negotiated fee-for-service or sessional basis.

VOLUNTARY HEALTH INSURANCE SCHEMES

A wide variety of private companies as well as non-profit co-operative or physician-sponsored organizations offer pre-paid insurance protection against the expenses of hospital (hospital services not insured under the federal-provincial hospital insurance program), medical, and surgical care, and in some instances against loss of wages for accident or sickness. The premium paid depends upon the type of contract purchased.

In many industrial and group plans (see Chapter 4), the employer pays part of the premium. While these schemes are usually operated only within certain localities, it may sometimes be possible for a person to make arrangements to stay within such a program even though changing his place of residence or his job.

A person who does not belong to any organization that has a group plan (or a person excluded from such a group for reason of age or pre-existing conditions) may be eligible to purchase hospital or medical insurance for himself and his dependants from a private company or a voluntary non-profit insurance agency organized to provide insurance on a national, provincial or local basis. Private companies also sell insurance against accident or loss of pay to individuals. Again, under some of these plans, it is also possible to retain coverage even after reaching retirement age. It is important that a person intending to buy insurance inform himself about the plans of several different agencies before undertaking to purchase a contract.

CIVILIAN REHABILITATION SERVICES

Rehabilitation services are well established in all provinces through a wide variety of hospitals, clinics, rehabilitation centres, and government and voluntary bodies to assist persons who become disabled.

Through the federal-provincial vocational rehabilitation program, assessment and counselling, physical restoration, vocational training, employment placement and other services are made available to such persons when it is expected that the services will help the person to become gainfully employed. Acceptance of applicants is on the basis of an assessment carried out through the provincial rehabilitation authorities in each province. Usually, an applicant must have a disability that prevents the regular pursuit of a substantially gainful occupation, either in paid employment or in looking after the home. Assessment is made by considering the applicant's loss through disability, his remaining capabilities, his personal resources and his vocational potential.

Restorative treatment may be arranged to reduce or remove the handicapping condition through medical or surgical procedures, physical and occupational therapy, or the provision of aids or appliances. These services are provided by medical practitioners and other qualified personnel, often through local hospitals, clinics and centres.

Vocational training for disabled persons may be arranged by the provincial rehabilitation authorities through the established training programs in the provinces. In some cases, on-the-job-training may be arranged.

Placement of disabled persons in employment is carried out through the National Employment Service in co-operation with the rehabilitation authorities, or may in some instances be undertaken by the provincial rehabilitation authorities directly.

Assessment counselling and placement services are provided free of charge. Where other costs or fees for services are involved, consideration may be given to the individual's ability to contribute.

Under this program the various rehabilitation services are co-ordinated within each province, and the cost of making the services available to disabled persons accepted for vocational rehabilitation is shared by the federal government equally



Grade 6 pupils attending a story-hour session in the discussion room of a modern library

with the provinces. Application for services is made to the provincial rehabilitation authority in each province, usually to the Director of Rehabilitation Services or the Rehabilitation Co-ordinator within a provincial health or welfare department. The Vocational Rehabilitation of Disabled Persons Act and the federal aspects of the program are administered by the

federal Department of Labour. The expansion of Medical Rehabilitation Services is encouraged by the Health Grants administered by the Department of National Health and Welfare.

In addition to this program, rehabilitation services are provided for children through many government and voluntary organizations throughout the country.

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Newton Photographic Associates

Hunting Survey Corporation Limited, Toronto

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